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MANUAL OF ACCOUNTING PROCEDURE

PART II-A

EMPLOYEES' PROVIDENT FUND SCHEME, 1952

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MANUAL OF ACCOUNTING PROCEDURE

PART - II - A

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

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MANUAL OF ACCOUNTING PROCEDURE

PART - II

THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

CHAPTER - 1

APPLICATION - SYSTEM OF ACCOUNTS

INTRODUCTION

1.1. The object of the Employees' Provident Funds Act, 1952 (presently the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (Act of 19 of 1952 dated 14.3.1952) was to constitute a compulsory Contributory Provident Fund for employees, to which both the employees and the employer would contribute. Under the provisions of Section 5 of the said Act, the Central Government has framed the Employees' Provident Funds Scheme, 1952. Schedule II of the Act specifies the matters that may be provided under the Employees' Provident Funds Scheme, 1952.

DATE OF COMMENCEMENT:

1.2.1 Chapters II and III of the Scheme were brought into force on the date of publication of the Scheme i.e. on the 2nd September, 1952 (Notification No. SRO-1509). The Central Government issued Notification No. SRO-1728 by which the Central Government appointed the 6th Day of October, 1952 as the date on which Paragraphs 26,27, 28, 33, 36 '(1) and 37 of the Scheme shall come into force. On 31st October, 1952, the Central Government issued a further Notification No. SRO-5860 and by which the 1st day of November, 1952 was appointed as the date on which the Chapter V, Paras 34, 35, 36 (2), (3), (4) and (5), 38 to 48 in Chapter VI and Chapters VII, VIII and IX of Scheme have come into force.

1.2.3 The Scheme, therefore, came into force from 1st November, 1952.

APPLICATION:

1.3.1 The Employees' Provident Funds Scheme, 1952 apply to all factories/establishments to which the Employees' Provident Funds and

Miscellaneous Provisions Act, 1952 applies or is applied under sub-section (3) or sub-section (4) of Section 1 or Section 3 thereof, except to the establishments which are governed by the provisions of Sections 16 and 17 of the Act. It is not applicable to the tea factories/plantations in the State of Assam.

1.3.2 Clause (b) of sub-para (3) of Paragraph 1 of the Scheme lays down the dates on which the Scheme came into force in respect of such industry or class of establishments brought within the scope of the Act.

FUND SET UP UNDER THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

1.4.1 A Fund viz, 'Provident Fund' was established under the Employees' Provident Funds Scheme, 1952. The aggregate amount received as the employers' and the employees' contributions (after diverting the portion of contributions due towards Employees' Pension Scheme, 1995 (i.e. 8.33% from the employer's share of Provident Fund) is being credited to the 'Provident Fund Account.'

1.4.2 The expenditure to be met from the Provident Fund is only for payment of the sums standing to the credit of individual members of the Fund or to their nominees or heirs or legal representatives in accordance with the provisions of the Employees' Provident Funds Scheme, 1952. The previous sanction of the Central Government is required for incurring any expenditure other than the one mentioned above.

1.4.3 The Fund is vested with the Central Board of Trustees, Employees' Provident Funds and operated by the Officers of the Employees' Provident Fund Organisation, as authorised by the Central Board.

ADMINISTRATION

1.5.1 This Scheme is administered by the Central Board of Trustees, Employees' Provident Fund. The Regional Committee set up under para 4 of the Employees' Provident Funds Scheme, 1952 shall advise the Central Board, on such matters as the Central Board may refer to it, from time to time and generally on all matters connected with the administration of the scheme in the state and in particular on -

a) the progress of recovery of contributions and other charges;
b) expeditious disposal of prosecutions;
c) speedy settlement of claims;
d) annual rendering of accounts to members of the Fund; and
e) speedy sanction of advances.

ACCOUNTING PROCEDURE UNDER THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

1.6.1 The System of accounts prescribed under the Employees' Provident Funds Scheme, 1952 provides for the following :-

a) Maintenance of Establishment and Provident Fund employee's - member's Master files;
b) Maintenance of data and particulars of employees enrolled as Provident Fund members, their cessation and nominations;
c) Determination and collection of dues towards contributions, administrative/inspection charges and its accounting;
d) Maintenance of members' Provident Fund Ledger accounts;
e) Processing of claims for sanction of withdrawals and advances;
f) Crediting of interest and accounting thereof;
g) Transfer of accounts;
h) Compilation of Annual Statement of accounts and reconciliation of balances;
i) Operation of Proforma Accounts viz. Interest Suspense Account, Special Reserve Fund and their accounting;
j) Final Settlement of Provident Fund accounts - accounting;
k) Preparation of Budget Estimates;
l) Preparation of Classified Summary of Receipts & Payments and Balance Sheet.

1.6.2 The maintenance of accounts is by manual process as well as through Computer. The compilation and issue of Annual Statement of Accounts to the Provident Fund members, maintenance of Establishment Master File, Employees' - Members' Master File, including the details of their family and their Nomination and cash accounting towards Receipts and Payments, etc. have already been computerised under the computerised system of accounts.

STATUTORY RETURNS DUE FROM THE ESTABLISHMENTS UNDER THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

1.7.1 The establishments complying with the Employees' Provident Funds Scheme, 1952 are required to submit, periodically, returns relating to the details of employees enrolled as Provident Fund members at the time of its application through Form 9 (revised) and particulars of ownership of the establishment through Form 5A; enrolment of new members through Form 5 and cessation of membership through Form 10 and monthly dues towards Employees' Provident Funds contributions and Administrative charges etc. through Form 12 A (monthly) and the contributions paid in respect of each member through Form 3A and 6A furnished on annual basis. These are considered as vital and source documents for proper maintenance of Provident Fund subscribers' Accounts. These documents are to be relied upon for generating various statistical data on membership, dues and collection under the Employees' Provident Funds Scheme, 1952.

1.7.2 The procedure for prompt receipt of these source documents, its watching, follow-up action, maintenance of related registers, etc. are dealt in detail in Part I of this Manual.

EMPLOYEES' PROVIDENT FUND - SYSTEM OF ACCOUNTS - FLOW CHART

INCOMING SOURCE DOCUMENT	JOB ELEMENTS IN ACCOUNTS [EPF]	ROLE OF CASH SECTION (with reference to Col.2)
(1)	(2)	(3)
On applicability of the Act/Scheme to an establishment - Form 9(R)/ Form 2(R) - Enrolment of existing member	Audit & acceptance of Form 9(R) - Nomination kept in data base.	
Enrolment of member through Form 5 - Cessation of member through Form 10 (15th every month)	Registration in Form 9 & opening of Ledger folio, Nomination kept in data base	
Monthly dues through Form 12A (R) (PF/Pension /IF/Admn.)	Demand registered in DCB Register Employee/ Subscriber data extracted	
Deposit of monthly dues (Triplicate copy of challans)	Collection recorded in DCB Register - Linking DCB Register - Defaulters list generated and sent to Enforcement Section - Belated deposit - Data to Penal Damages Cell - Raising demand for interest - Intimate establishment and link DCB.	Preparation of Schedule of Receipts with reference to Duplicate challans from Bank through Computer and forward them to Accounts Section.
Annual contribution card of member Form 3A/6A	Reconcile with DCB - Generate Form 24 and Form 23 (Annual Statement of accounts) through Computer and issue of statements to members through establishment . Data to Interest Suspense Account on interest credited.	
Form 13(R) for transfer of Account [Annexure 'K']	Transfer effected through Ledger folio and transfer certificate issued in Annexure 'K' - entered in Transfer out Register - Transfer - in entered in Ledger folio and transfer - in register with reference to Annexure 'K'.	Transfer of funds by cheque
Release of Members Insurance premia to LIC - with reference to Form 14 (Recurring)	Authorisation of payment - Entry in Ledger folio and withdrawal Register.	Release of cheque to LIC
	Authorised payment through Computer	
Form 31 (Grant of various withdrawals and advances)	Determine eligibility and quantum of withdrawal/advance - Authorisation of payment - Entering in Ledger folio - Withdrawal Register.	Release of payment by cheque/MO
Form 19/20 Final settlement of accounts	Authorisation of payment- Entering in ledger folio and withdrawal register. Preparation of payment scroll by PC to AAO/AC Authorisation of Payment Scroll - Forwarding them to Cash	Release of payment by Cheque/MO

Monitoring of Receipt and disposal of claims through computerised claims Inward Register Furnishing of data for MIS returns etc.

CHAPTER - 2

MEMBERSHIP

MEMBERSHIP OF THE FUND

2.1.1 The word 'Member' is defined under the Act as a member of the 'Fund' i.e. Provident Fund established under the Employees' Provident Funds Scheme, 1952 .

EMPLOYEES ENTITLED AND REQUIRED TO JOIN THE FUND (OTHER THAN EMPLOYEES OF NEWSPAPER ESTABLISHMENTS AND CINE WORKERS)

The word 'Employee' is defined under the Act as under :

'Employee' means any person who is employed for wages in any kind of work, manual or otherwise, in or in connection with the work of an establishment and who gets wages directly or indirectly from the employer, and includes any person -

(i) employed by or through a contractor in or in connection with the work of the establishment;

(ii) engaged as an apprentice, not being an apprentice engaged under the Apprentice Act, 1961 (52 of 1961) or under the standing orders of the establishment.

2.1.3 The 'excluded employee' is defined under para 2(f) of the Employees' Provident Funds Scheme, 1952 as under :

'Excluded employee' means -

i) an employee who, having been a member of the Fund, withdrew the full amount of his accumulations in the Fund under clause (a) or (c) of sub-paragraph (1) of paragraph 69;

ii) an employee whose pay at the time he is otherwise entitled to become a member of the Fund, exceeds five thousand rupees per month;

iii) An apprentice as explained under Para 2(f) of the scheme.

2.1.4 The pay ceiling prescribed for the purpose of excluded employee from time to time was as under :

PERIOD	PAY CEILING [Rs.]
Upto 31.5.1957	: 300
1.6.1957 - 30.12.1962	: 500
31.12.1962 - 28.02.1983	: 1000
1.3.1983 - 31.08.1985	: 1600
1.9.1985 - 31.10.1990	: 2500
1.11.1990 - 30.09.1994	: 3500
1.10.1994 - onwards	: 5000

2.1.5 The excluded employees are not required to become a member of the Fund except on voluntary basis.

ELIGIBILITY FOR ENROLMENT AS A MEMBER OF THE FUND

2.1.6 Prior to 1.11.1990 an employee was required to possess the prescribed qualifying period of service for becoming eligible for enrolment as member of the Fund as under :

Sl.No	PERIOD	QUALIFYING PERIOD OF SERVICE
i)	Upto 2nd Dec. '71	Completion of one year's continuous service or has actually worked for not less than 240 days within a period of one year or less, whichever is earlier.
ii)	3.12.1971 to 9.8.1974	Completion of one year's continuous service or has actually worked for not less than 240 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.

iii)	10.8.1974 to 30.1.1981	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.
iv)	31.1.1981 to 31.10.1990	Completion of three months' continuos service or has actually worked for not less than 60 days within a period of three months or less or has been declared permanent in any such factory or other establishment, whichever is earliest.
v)	1.11.1990 onwards	From the date of joining an establishment covered under the Act.

2.1.7 Subject to the above, an 'employee' is required to join the Fund -

a) From the date the Employees' Provident Funds Scheme comes into force in a factory/establishment from the date of joining the establishment, subsequent to the date of coverage of establishment;

b) an employee from the date he ceased to be an excluded employee;

c) from the date of cancellation of exemption under Section 17 of the Act, if the employee who but for the exemption would have become and continued as a member of the Fund;

d) from the date of re-election of an employee or class of employee exempted under Para 27/27A to join the Fund, or from the date of cancellation of exemption under that paragraph;

e) an employee who was a member of the exempted Provident Fund, on joining an establishment wherein the Employee's Provident Funds Scheme, 1952 is in force, he will become a member of the Fund forthwith.

f) any employee, including an excluded employee who is otherwise not eligible to join the Fund, may also join the Fund on a specific request in writing from the employee as well as from the employer, from the

date specified in the application. The employer should undertake to pay the administrative charges and to comply with all statutory provisions;

g) where an employee is already a member of the Fund shall continue to be a member of the Fund even after his pay exceeds Rs. 5,000/- such member may also contribute on more than Rs. 5000/- by giving a joint request alongwith his employer by giving an undertaking to pay administrative charges on the amount over and above Rs. 5,000/-.

The payment of contribution in excess of the pay ceiling prescribed may be allowed on any date or to any limit, whereas if the member is willing to pay his pension contribution also on the pay exceeding Rs. 5000/- such request should be allowed only from the date he crossed the pay of Rs. 5000/- and not thereafter. The option to pay in excess of the ceiling may be given either for Provident Fund or for Pension or for both. (The contributions and administrative charges payable by employer towards Employees' Deposit Linked Insurance Scheme, 1976 will however, be restricted to Rs. 5,000/- only).

2.1.8 The application for joining the fund or for allowing to contribute on more than the prescribed pay ceiling may be allowed by the Assistant Provident Fund Commissioner and acceptance of Joint Declaration should be intimated to the employer. Simultaneously, a note should be kept in the Form 9 (Revised)/21A, Employee's Master, under the initials of Assistant Accounts Officer.

RESOLUTION OF DOUBT ON ELIGIBILITY FOR MEMBERSHIP

2.1.9 An officer not below the rank of Regional Provident Fund Commissioner is competent to decide whether an employee is entitled or required to become or continue as a member, or as regards the date from which he is so entitled or required to become a member. He shall give his decision after hearing both the employee and employer.

COMPUTATION OF PERIOD OF MEMBERSHIP

2.1.10 In computing the period of membership of the Fund of a member under paragraph 68B, 68 BB and 68 K, his total service exclusive of period of breaks under the same employer or factory/establishment before this Scheme applied to him, as well as the periods of his membership, whether of the Fund or of Private Provident Fund of Exempted factories/establishments or as an employee exempted under paragraph 27 or 27-A, as the case may be, immediately preceding the current membership of the Fund, shall be included.

RETENTION OF MEMBERSHIP

2.1.11 Under the Employees' Provident Funds Scheme, 1952 the membership continues until the member withdrawn the amount standing to his credit in the Fund or is covered by a notification of exemption under Section 17 of the Act or an order of exemption under Para 27 or 27A of Scheme. Subsequent to the grant of exemption, provisions of the Employees' Provident Funds Scheme, 1952 should not be operated in respect of such establishment/members.

2.1.12 In case of withdrawals the membership of the Fund shall be deemed to have been terminated from the date final payment is authorised to him by Assistant Provident Fund Commissioner/ Assistant Accounts Officer, irrespective of the date of claim.

2.1.13 An employee who is eligible for membership under the Employees' Provident Fund will also qualify himself for membership under Employees' Pension Scheme, 1995 (provided he has not attained the age of 58 years) or he is already a pensioner and Employees' Deposit Linked Insurance Scheme, 1976.

2.1.14 The membership under Employees' Provident Funds Scheme, 1952 shall be retained till the final withdrawal of his Provident Fund accumulations in the Fund, whereas the membership under the Employees' Pension Scheme, 1995 shall cease on attaining the age of 58 years/death and in the case of Employees' Deposit Linked Insurance Scheme, 1976, the membership ceases on the date of leaving service.

2.1.15 A member may cease to be member under Employees' Pension Scheme, 1995 but he may continue as a member of Employees' Provident Fund and vice versa, as the membership is independent under each Scheme.

2.1.16 An employee or class of employees who are member(s) of the Employees' Provident Fund is eligible to seek exemption from the operation of all or any of the provisions of the Employees' Provident Funds Scheme under Para 27/27A. The employee exempted under Para 27/27A is eligible to rejoin the Fund under Employees' Provident Funds Scheme, 1952. Exemption or rejoining shall be allowed only once on each account .

2.1.17 The grant of exemption or rejoining the Fund shall be noted in Form 9 (Revised) under the initial of Assistant Accounts Officer and also in the establishment. Master file, Employee's Master file immediately on receipt of intimation from the Enforcement Branch.

2.1.18 The membership of the employees in an establishment shall be kept recorded in the Accounts Section. For this purpose the employer shall send a consolidated return in Form 9 (Revised) within 15 days of the commencement of the Scheme furnishing the particulars of the employees, who are enrolled as members of the Fund as on the date of commencement of the Scheme. The employees who qualify to become members of the Fund, thereafter, shall be intimated by the employer to the Commissioner through Form 5, within 15 days of the close of each month.

EMPLOYEE - MEMBER'S MASTER FILE

2.1.19 A member's master file (Employee's master) is created in the computer wherein the particulars of all existing members of the Fund as in Form 9 (revised) should be fed followed by the details of his family and nominee(s). This file is required to be updated with reference to additions, deletions, modifications on the particulars of family and nominations etc. On the basis of Form 5, the particulars of the members joining the Fund will also be added. To enable prompt updating of master file, the Form 5 (along with Form 2) (Revised) received from the Inward Section should be sent to EDP for capturing the particulars of new members. Simultaneously a master ledger card should be generated by the EDP for each member with the data available in the Employee-member's master and forwarded to the concerned Accounts Section.

ENROLMENT OF EMPLOYEES OF NEWSPAPER ESTABLISHMENTS AS MEMBERS OF THE FUND

2.1.20. The enrolment of members in respect of Newspaper establishments differs from the enrolment of members from other establishments as under :

1) There is no pay ceiling for eligibility;

2) The employee should process a period of qualifying service as was applicable for the period from 31.1.1981 to 31.10.90. This is still in force i.e. even after 31.10.1990.

ENROLMENT OF CINE WORKERS :

2.1.21. The Cine-workers does not include employees employed in Cinemas including Preview theatres, Film Studios, Distribution concerns dealing with exposed film, Film Processing Laboratory.

Cine workers is defined in the Cine Workers and Cinema Theatres Workers (Regulation and Employment Act, 1981, as under :-

"2. **Definition** :

'Cine worker' means an individual - who is employed, directly or through any contractor or other persons, in or in connection with the production of a feature film to work, as an artist (including actor, musician or dancer) or to do any work, skilled, unskilled manual, supervisory, technical, artistic or otherwise; and whose remuneration with respect to such employment in or in connection with the production of such feature film does not exceed, where such remuneration is by way of monthly wages, a sum of one thousand six hundred rupee per month, and where such remuneration is by way of a lump-sum, a sum of fifteen thousand rupees per annum.

e) 'contractor' means a person who furnishes or undertakes to furnish cine-workers for being employed in or in connection with the production of a feature film and includes a sub-contractor or agent;

2.1.22 Cine-worker is eligible for Provident Fund membership, if he worked in not less than 3 feature films with one or more producers, provided his wages (as defined in Section 2-K of the Cine-workers and Cinema theatre workers (Regulation and Employment) Act, 1981 does not exceed Rs. 1,600/- p.m. or where such remuneration by way of lumpsum, it does not exceed Rs. 15,000/- per annum.

DEFINITION OF WAGE AS IN SECTION 2(k) OF THE CINE-WORKERS AND CINEMA THEATRE WORKERS (REGULATION AND EMPLOYMENT) ACT, 1981

2.1.23 'Wages' means all emoluments which are payable to a worker in accordance with the terms of the contract of employment in cash, but does not include -

i) the cash value of any food concession;

ii) any Dearness allowance (that is to say, all cash payment, by whatever name called, paid to a worker, on account of a rise in cost of living, on account of being required to work in a place other than the place where he is normally residing), house rent allowance, over-time allowance, bonus, commission or any other similar allowance payable to the worker in respect of his employment or of work done in such employment;

iii) any contribution paid or payable by the employer to any Pension Fund or Provident Fund or for the benefit of the worker under any law for the time being in force;

iv) any gratuity payable on the termination of his contract.

2.1.24 The wages given in Section 2-K of the Cine-workers and Cinema Theatre Workers (Regulation and Employment) Act, 1981 is only to

determine the eligibility for membership of the Employees' Provident Fund. For the purpose of recovery of Provident Fund contributions, the wages including cash value of food concession and Dearness Allowance on account of rise in cost of living index should be taken into account.

2.1.25 The Para 26 of the Employees' Provident Funds Scheme, 1952 has been amended with effect from 1.11.1990. But the corresponding amendments are yet to be made under Paras 80 & 81 of the Scheme, dealing with the enrolment of employees in Newspaper Establishments and Cine-workers.

ALLOTMENT OF ACCOUNT NUMBERS:

2.1.26 On qualifying to become a member, the employer shall assign an account No. following the Region/Sub-Region Code (in alphabets) and establishment code (in numericals). Account No. once allotted to a member shall not be allotted to any other member under any circumstances. Assigning the same Account No. with a suffixing alphabet is also not permitted.

CONTRIBUTION CARD/PASS BOOK

2.2.1 The employer shall open a contribution card in Form 3A/Pass Book in respect of each member to record the wages of the employee and the Provident Fund contributions recovered as well as the contribution made by the employer for all the months in a financial year, commencing from the wages for March to February of the following year (i.e. due from April to March)

2.2.2 The procedure for the audit of Form 3A (Revised) in respect of each member is explained in part I of this Manual.

2.2.3 A ledger account should be maintained in Form 21-A in respect of each member of the Fund. The format, maintenance and operation of ledger card is explained in this part of the Manual.

2.2.4 The actual No. of employees in an establishment and the No. of employees enrolled as members of the Employees' Provident Fund and

the contributions due and paid for each member will be furnished by the employer before 25th of every month, in Form 12-A (Revised). The procedure for audit of this form is explained in Part I of this Manual.

SUPPLY OF PASS BOOKS TO THE MEMBERS

2.3.1 Paragraph 40A of the Scheme provides for supply of Pass-books to the members through the employer. The format of the Pass-book is given in Annexure. The supply of Pass-books has been introduced with effect from 1st November, 1991 in all the Regions. The blank Pass-book format will be supplied by the Regional office/Sub-Regional Office to the employers. The pass-books will be supplied to the employees in the Building and Construction industry in respect of both existing as well as future members. The Pass-book will be serially numbered and stock register should be maintained by each Accounts Group dealing with Building Industry to keep an account of the number of pass-book supplied to each employer.

SALIENT FEATURES OF THE PASS-BOOK AND THE PROCEDURE OF ITS MAINTENANCE

2.3.2 The Pass-book has 13 pages. It is divided into the following sections containing relevant information about the subscriber, his employment and about his Provident Fund remittance/payment particulars. The salient features of the Pass book are described as under :

i) **INNER COVER**

This portion contains information giving identity of the subscriber including his pass-port size photograph. The cost of the photograph will be borne either by the employer or by the individual. For the sake of identity, this page will be authenticated by the employer.

ii) **NOMINATION (PAGE 1)**

This page is designed to contain information about the nominee(s) of the subscriber and other particulars thereof, as has been given in Form

No. 2 (Revised) by the subscriber. This page will be filled up by the Regional Office/Sub-Regional Office or by the Secretary, Provident Fund Trust from the information contained in the Nomination Form.

iii) **PARTICULARS OF EMPLOYMENT (FROM PAGE 2 TO 7)**

This contains particulars of employment of subscriber. This portion is to be filled up by the employer of the subscriber every time he enters into a new employment. It may be seen that 6 pages have been provided in the pass book to note the particulars of employment. This means that one pass book can be used by a subscriber upto 6 changes in his employment. Every time he joins a new establishment that employer will fill up the 'Particulars of Employment' as contained in the Pass book.

iv) **STATEMENT OF DEPOSITS AND WITHDRAWALS (FROM PAGE 8 TO 13)**

In this portion the employer will note the name of the subscriber and his account number at the top portion.

He will make entries in this portion at the end of every financial year or as and when the subscriber leaves his establishment either on resignation or retrenchment or retirement etc. Only few items of information have been provided for in this statement and it is not a full statement of accounts in respect of the member's Provident Fund account. It is basically meant to incorporate the information to indicate that the employer has deducted the Provident Fund contribution and have remitted the same to the Provident Fund authorities. It will also contain information regarding withdrawal, if any, made during the year or during the period of his employment in that establishment. This pass book, the subscriber is authorised to produce at any time in the respective Regional Office/Sub-Regional Office and the same would be made upto date by the Provident Fund authorities crediting full interest due immediately. The Public Relation Officer of the respective office should be advised that whenever this pass book is produced by any Provident Fund subscriber, the same should be taken under receipt and has to be delivered back to the subscriber the following day duly

completed. It has to be ensured that these instructions are carried out implicitly to make the scheme a success. The pass book scheme is being introduced to generate confidence in the minds of the migrant workers to accept this social security cover and this category of subscriber will develop confidence in the system once he would get prompt service at the Provident Fund office counter.

It is also to be noted that this pass-book can also be presented by the employer to the Provident Fund office for updation.

(Front Outer cover)

Annexure

Para 2.3.1

EMPLOYEES' PROVIDENT FUND ORGANISATION

PASS BOOK

FOR

EMPLOYEES' PROVIDENT FUND SUBSCRIBER

NAME: _____

Account No. :_____

(Front Inner cover)

PHOTOGRAPH
(Pass-port size)
Attested by the employer

1		Signature/Thumb Impression of the Subscriber		:
2		Name		:
3		Father's/Husband's/Wife's Name		:
4		Present Address		:
5		Marital status		: Bachelor/Spinster/Married/Widow/ Widower
6		Marks of identification		:
		Signature of the subscriber/ Left Thumb impression		Signature of the employer/ Authorised official with Seal Date :

Form 2 (Revised)

NOMINATION

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

Nomination

Name of the Nominee/ Nominees	Address	Nominee's relationship with the member	Date of Birth	Total amount of share of accumulations in Provident Fund to be paid to each nominee	If the Nominee is a minor, name and relationship and address of the guardian who may receive the amount during the minority of nominee
[1]	[2]	[3]	[4]	[5]	[6]

EMPLOYEES' PENSION SCHEME, 1995

Family particulars

S.No	Name & Address of the family members		Date of Birth	Relationship with the member
	Name	Address		
(1)	(2)	(3)	(4)	(5)
1				
2				
3				

Nomination:

Name & Address of the Nominee	Date of Birth	Relationship with the member	If the nominee is minor, name & relationship & address of the guardian
(1)	(2)	(3)	(4)

(Revised)

PARTICULARS OF EMPLOYMENT

1 a) Name of the Establishment :

b) Code No. :

2 Particulars of subscriber:

i)Provident Fund Account No. :

ii)Pension Account (if any) :

iii)Date of appointment :

iv)Occupation/Designation :

v)Wages/Salary :

vi)Present Address :

Name and Signature of
Employer/Authorised Official

[Office Stamp]

Year	Opening Balance		Interest		Contributions		Refund of withdrawal	Withdrawal		Closing Balance		N.C.P. (Days) *		
	EE	ER	EE	ER	EE	ER		EE	ER	EE	ER	OB	During the year	CB
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]

* N.C.P. - Non-contributory period of service relating to Pension Fund

(Back Outer cover)

INSTRUCTIONS

1. If the Pass-book is being filled up by Provident Fund Trust of Exempted establishment or being updated by Regional Office/Sub-Regional office the closing balance will include interest also.

2. If the pass-book is filled up by employers of un-exempted establishment, it will show Opening Blanace/current contribution and Closing Balance as per Form 23.

3. This pass-book is a valuable document and should be kept by the employees very safely.

4. At the time of leaving or at the end of the year, the employee should get it posted/updated by the employer;

5. In case of transfer from one covered establishment to another covered establishment the past accumulation should be transferred and reflected in this pass-book.

6. In case of any difficulty with the employer, this pass-book can also be given to the Regional Provident Fund Commissioner/Sub-Regional Office for updating.

CHAPTER - 3

CONTRIBUTIONS

3.1 ***RATE OF CONTRIBUTIONS***

3.1.1 Originally, Section 6 of the Act provided for the payment of Provident Fund contributions on basic wages and Dearness Allowance only. By the amendment Act No. 46 of 1960, this Section was amended so as to provide for the payment of contributions on basic wages, Dearness Allowance and retaining allowance, if any.

3.1.2 Explanation (1) to Section 6 clearly says that Dearness Allowance is also to include, the cash value of food concession allowed to the employees. The effect of the Section and the explanation is that Provident Fund is payable on the amount of basic wages, Dearness Allowance, retaining allowance, if any and the cash value of food concession. Retaining allowance means allowance payable for the time being to an employee of any factory or other establishment during any period in which the establishment is not working, for retaining his service.

3.1.3 Section 6 has been amended by the amendment Act 48 of 1962 thereby the rate of contribution has been raised from 6.1/4% to 8% in respect of certain specified industries/classes of establishments, employing 50 or more persons.

3.1.4 By virtue of amendment of Section 6 of the Act by the amended Act 33 of 1988 the rate of contribution has been raised from 6.1/4% to 8.1/3/%. Simultaneously, the first proviso to Section 6 was also amended enabling the Central Government to enhance the rate of contributions from 8.1/3% to 10% in respect of any establishment or class of establishments, as may be notified by the Central Government. Accordingly, the Central Government had notified the enhanced rate of 10% to certain industries/class of establishments, with effect from 1.6.1989 (Para 29 of the Employees' Provident Funds Scheme, 1952 has, however, been amended with effect from 1.7.1989). The Government has exempted the following categories of establishments from the application of enhanced rate of contributions of 10%.

i) Any establishment employing less than 50 persons except, on its own request.

ii) Any establishment which has made reference to the B.I.F.R. under Section 15 of the Sick Industrial Companies (Special Provisions) Act, 1985 for a declaration of the Company as Sick Industrial Companies.

iii) Any establishment which has at the end of any financial year accumulated losses equal to or exceeding its entire net worth and has also suffered cash losses in such financial year and the financial year immediately preceding such financial year.

3.1.5 The establishments falling under the second category shall be those which have been registered under the Companies Act for not less than 7 years and which have at the end of any financial year accumulated losses equal to or exceeding their entire net worth and have also suffered cash losses in such financial year and in the financial year immediately preceding such financial year. The term 'cash losses' shall mean the losses as computed without providing for depreciation and the term 'net worth' shall mean the sum total of the paid up capital and free reserves. The term 'free reserves' means all reserves credited out of the profits and share premium account but does not include reserve credited out of revaluation of assets, write back of depreciation provisions and amalgamation.

3.1.6 The Industrial companies which fulfil the above conditions are required to make a reference to the B.I.F.R. under Section 15 of the Sick Industrial Companies (Special Provisions) Act, 1985 to become eligible for exemption from contributing to the Employees' Provident fund at the rate of 10% of the wages. Such companies shall, however, be free to contribute at the rate of 10% on their own volition. An extract of Section 15 of the Sick Industrial Companies (Special Provisions) Act, 1985 is appended below :

3.1.7 AN EXTRACT OF SECTION 15 OF THE SICK INDUSTRIAL COMPANIES (SPECIAL PROVISIONS) ACT, 1985

CHAPTER III REFERENCES, INQUIRIES AND SCHEMES

Reference to Board

1. Where an industrial company has become a sick industrial company, the Board of Directors of the Company, shall, within sixty days from the date of

finalisation of the duly audited accounts of the company for the financial year as at the end of which the company has become a sick industrial company, make a reference to the Board for determination of the measures which shall be adopted with respect to the company:

Provided that if the Board of Directors had sufficient reasons even before such finalisation to form the opinion that the company had become a sick industrial company, the Board of Directors shall, within sixty days after it has formed such opinion, make a reference to the Board for the determination of the measures which shall be adopted with respect to the Company.

2. Without prejudice to the provisions of sub-section (1), the Central Government or the Reserve Bank or a State Government or a public financial institution or a State level institution or a scheduled bank may, if it has sufficient reasons to believe that any industrial company has become, for the purpose of this Act, a sick industrial company, make a reference in respect of such company to the Board for determination of the measures which may be adopted with respect to such company:

Provided that a reference shall not be made under this sub-section in respect of any industrial company by -

a) the Government of any State unless all or any of the industrial undertakings belonging to such company are situated in such State ;

b) a public financial institution or a State level institution or a scheduled bank unless it has, by reason of any financial assistance or obligation rendered by it, or undertaken by it with respect to such company, an interest in such company.

3.1.8 As regards the third category of establishments it may be seen that these establishments should satisfy the necessary ingredients for being exempted from payment of contributions at the rate of 10%. These ingredients are :

i) The establishment seeking exemption from payment of the enhanced rate of contributions should have at the end of any financial year accumulated losses equal to or exceeding its entire net worth.

ii) It should have also suffered cash losses in such financial year in which the accumulated losses were equal to or exceeding the net worth of the establishment and that the establishment should have also suffered such losses in the year immediately preceding the financial year referred to above. The term cash losses has already been explained in the preceding paragraph. Therefore, wherever any establishment seeks exemption from payment of contributions at the rate of 10% it should be ensured by the Regional Provident Fund Commissioners that the establishment seeking such exemption fulfils the requirements mentioned above before allowing such exemption to the establishment. For this purpose, it is necessary for the Regional Provident Fund Commissioners to call for the current years audited accounts of the Company and where the audited accounts for the current financial year is not available, they should verify the latest audited accounts available and re-ascertain the position as soon as the final accounts for the financial year becomes available.

3.1.9 It should, however, be kept in view that once an establishment starts paying the contribution at the rate of 10%, 12% it will have the option to revert back to the 8.1/3%/10% contribution, if such company becomes sick at a later stage.

RATE OF CONTRIBUTIONS - 1.5.1997

3.1.10 The Central Government has notified the application of enhanced rate of contribution at the rate of 10% to all the establishments except the following establishments, with effect from 1.5.1997.

i) Any establishment in which less than 20 persons are employed (including contract employees);

ii) Any sick industrial company as defined in clause (c) 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;

iii) 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 or 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.

Explanation for the purpose of clause (iii) 'cash loss' means loss as computed without providing for depreciation.

iv) Any establishment in the -

a) Jute Industry;
b) Beedi Industry;
c) Brick Industry;
d) Coir industry other than the spinning sector;
e) Gaur gum factories.

3.1.11 The payment of enhanced rate of contribution depends upon the employment strength of the establishment in each month. Wherever the employment strength falls below 20 in any month, enhanced rate of contribution will not arise.

3.1.12 Rate of Provident Fund contributions from 1.11.1952 are as under :

Period	Rate of contn. under section 6	Rate of contn. provided under first proviso to Sec. 6
Upto 31.12.1962	6.1/4%	-
1.1.1963 to 31.7.1988	6.1/4%	8% (with employment strength 50 or more)
1.8.1988 to 31.5.1989	8.1/3%	8.1/3% " "
1.6.1989 to 30.4.1997	8.1/3%	10% " "
1.5.1997 to 21.9.1997	8.1.3%	10% (with employment strength of 20 or more)
22.9.97 onwards	10%	12% " "

3.1.13 With effect from 22.9.1997, the rate of contribution shall be 12% except in respect of establishments referred in of para 3.1.10 above.

3.2 *RECOVERY OF CONTRIBUTION BY THE EMPLOYER*

3.2.1 The Act and Scheme lay down the rate of contribution in Para 29. Para 30 makes it clear that employer is liable to pay both the Employer's and Employee's share of contributions. The employer is responsible to pay both the employer's and employees' share of contributions from the date the establishment is legally liable to implement the provisions of the Act and Schemes.

3.2.2. The contributions payable by the employees under the Scheme shall be equal to the contribution payable by the employer in respect of such employee. The employees and employers are allowed to contribute at a rate higher than the statutory rate, if so, desired by them. However, the employer shall not be under obligation to pay any contribution over and above the contribution payable under Section 6 of the Act and Para 29 of the Employees' Provident Funds Scheme, 1952.

3.2.3 The contributions shall be calculated on the basis of the basic wages, dearness allowance (including the cash value of any food concession) and retaining allowance (if any) actually drawn during the whole month, whether paid on daily, weekly, fortnightly or monthly basis.

3.2.4 Every contribution shall be calculated to the nearest rupee, 50 paise or more to be counted as the next higher rupee and fraction of a rupee less than 50 paise to be ignored.

3.3. *PAYMENT OF CONTRIBUTION ABOVE THE PAY CEILING*

3.3.1 An employee, other than employee of Newspaper establishments whose emoluments exceed Rs. 5000/- per month subsequent to his becoming a member of the Fund may be allowed to contribute on more than Rs. 5,000/- of his pay per month, if he so desires and if his employer agrees to pay his share of contribution also and administrative charges on the total pay. However, if the employer is not agreeable, the employer's contribution should be restricted to monthly pay of Rs. 5,000/-. Wherever the pay of member exceeds Rs. 5,000/-, his contribution should be restricted to ceiling of Rs. 5,000/-, unless he opts, to pay in excess of the pay ceiling.

3.3.2 Besides, even an excluded employee whose pay per month exceeds Rs. 5,000/- can become a member of the Fund and contribute upto Rs. 5,000/- or on the entire pay, subject to his willingness in writing and employer's acceptance to pay his share of contribution and administrative charges. The powers to accept the enrolment of excluded employee as a member of the Fund or the payment of contribution in excess of the pay ceiling vest with Assistant Provident Fund Commissioner concerned. The request received from the member and the employer should be accepted. Only where the joint declaration is not acceptable, an intimation should be sent to the employer.

3.4 ***RESPONSIBILITY OF EMPLOYER***

According to Para 30 of Employees' Provident Funds Scheme, 1952, it is the duty of the employer to pay, the first instance the contribution payable by himself and also on behalf of his employee including contract employees. The employees' share of contribution thus paid by the employer in advance shall be recovered by the employer by means of deduction form the wages of the members for the respective period. If the amount was not deducted at the time of wages were paid, the employer himself shall have to pay the amount along with damages and will not be permitted to recover the contribution from wages for subsequent period, except in cases covered by 3rd proviso to para 32 of the Scheme.

3.5 ***MODE OF PAYMENT OF CONTRIBUTION***

3.5.1 It is the responsibility of the employer to pay both employees' share of Provident Fund contributions and also the employer's share of contribution including voluntary contribution, if any, on or before 15th of the month following the month to which the dues relates. However, 5 days grace period is allowed to deposit the dues. Wherever the wage month is other than the calendar month the dues should be payable within 15 days of the close of the wage month adopted. In case, if the 20th happens to be a holiday, the dues should be deposited on the preceding working day. The payment can be made either by cash or by cheque drawn on the local bank or bank draft. The payment should be made in any branch of the State Bank of India or its subsidiaries. The payment should be made through the prescribed challans. (The procedure for payment into the State Bank of India and the format of challan, etc., are explained in Para I of this Manual).

3.5.2. The contribution due and paid by the employer for a month should be reflected in the Monthly Consolidated statement of contributions etc. to be furnished in Form 12-A (Revised) before 25th of every month.

3.5.3. The contributions in respect of each member paid into the Fund is required to be reflected by the employer every month in Form 3A (Contribution Card). At the close of each year (i.e. 30th April of each year) the employer is required to submit a Consolidated Annual Contribution Statement in Form 6A along with Form 3A (Contribution Card). A reconciliation of remittances should also be made in this form by the employer. The total contributions in respect of each member for a year as per Form 3A and reflected in Form 6A should tally with the remittances made by the employer through Form 12A.

3.5.4 On receipt of the details of contribution in Form 12A, the same should be entered in the establishment-wise Demand Collection Balance Register by the Dealing Assistant in the Accounts Branch. The procedure for maintenance of DCB Register is explained in Part I of this Manual.

3.6. ***DISBURSEMENT OF ARREAR - WAGES - DUE DATE FOR PAYMENT OF CONTRIBUTIONS***

3.6.1 Wherever the wage arrears is paid, the relative contribution should be recovered and remitted within 15 days from the date of disbursement of such arrears.

3.6.2 While accepting the arrear dues, the details of dues should be obtained from the establishment duly certifying the period for which the arrears paid and the actual date of disbursement. The area Enforcement Officer should verify the date of disbursement of arrears and intimate the same through the Inspection Report. Wherever the delayed remittances are noticed, the Enforcement Section will initiate follow-up action on the report of the Enforcement Officer.

3.7. ***DIVERSION OF EMPLOYER SHARE OF CONTRIBUTION TO PENSION FUND***

Under the Employees' Pension Scheme, 1995 the pension contribution is required to be diverted from the employer's share of Provident Fund contribution restricting to 8.1/3% of pay of each employee. As such, the pension contribution diverted from the Provident Fund should be deposited into the Employees' Pension Fund Account No. 10 separately.

3.8. ***WAIVER OF EMPLOYEES' SHARE OF PROVIDENT FUND CONTRIBUTIONS NOT DEDUCTED FROM THE WAGES***

3.8.1 Para 26 of the Employees' Provident Funds Scheme, 1952 was amended with effect from 1.11.1990 and was enforced initially from a later date, as per Government of India directions, with effect from 1.5.1995. The Government, has however, confirmed the implementation of the amendment of Para 26 of Employees' Provident Funds Scheme, 1952 with effect from 1.11.1990. In such cases, the recovery of employees' share of contribution is required to be regulated as under :

i) Where a notification covering an industry or class of establishment is issued with retrospective effect, the employer will not be liable to pay the employees' share of contribution for the period prior to the date of issue of Notification;

ii) In respect of the factory/establishment which satisfied the criteria laid down for coverage under the provision of Section 1(3) of the Act but had not started compliance, till such non-compliance had been detected by the Provident Fund authorities or have started compliance with the provisions of the Act from date subsequent to the actual date from which they should have complied with the provisions of the Act on their own, the reason shall be ascertained from the employer as to why the employees' share of contributions should not be recovered from him, and depending upon the circumstances, the issue may be decided on merits appropriately by the Regional Provident Fund Commissioner concerned.

3.9 NON-RECOVERY OF CONTRIBUTION FROM BEEDI EMPLOYEES

Since a Section of the employees employed in a beedi industry, themselves were responsible for the non-recovery of the employees' share of Provident Fund contributions from the wages during the period from June, 1977 to September, 1985, the employees are legally not entitled to claim the payment of employees' share of contributions by the employers of Beedi establishments covered under the Act for the said period. However, if otherwise the employees or employers themselves come forward to pay the past contributions in lumpsum or in easy instalments, such contributions may be accepted. The Central Board of Trustees, Employees' Provident Fund carefully considered the question of realisation of the employees' share of contributions for the period from June, 1977 to September, 1985 in the above background and it has decided, in consultation with the Ministry of Labour in the Government of India, to waive the employees' share of contribution for the above said period in cases where the same has not been recovered from the employees. However, in cases where the employees' share of contribution has already been deposited in the Employees' Provident Fund and duly accounted for by the Regional Provident Fund Commissioner, the same need not be refunded to the employers or employees as the case may be and these cases should not be reopened.

3.10. NON-RECOVERY OF CONTRIBUTIONS FROM EDUCATIONAL INSTITUTIONS

3.10.1 In the case of Educational Institutions the Hon'ble Supreme Court while admitting a batch of writ petitions filed by a member of educational institutions stayed the operation of the Government of India's Notification S.O. NO. 986 dated 19.2.1982, applying the Act to the Educational Institutions and the general stay continued till 7th January, 1988. While disposing of these petitions finally on 7th January, 1988, the Hon'ble Supreme Court passed a specific order to the effect that the employers of the Educational Institutions shall deposit the contributions due for the period from 1.3.1982 to 31.1.1988 within such time as may be allowed by the Regional Provident Fund Commissioner and that in case where the employers remit the contribution for the past period within the time allowed by the Regional Provident Fund Commissioner no damages shall be levied by the Regional Provident Fund Commissioner and that the employees shall not also be entitled to any interest on the past period contributions. In other cases, that is, where the educational institutions fail to remit the past period arrears within the time allowed by the Regional Provident

Fund Commissioners the laws relating to recovery of the dues, levy of damages etc. shall take their own course.

3.10.2 However, there might be cases, where as a consequence to the general stay granted by the Hon'ble Supreme Court of the operation of the notification, the educational institutions had not recovered the employees' share of contributions from their wages during the period (March, 1982 to January, 1988) when the stay order was in force. In such cases insistence of the payment of the employees' share of contributions by the institutions themselves will not be in order.

3.10.3 It has, therefore, been decided by the Central Board of Trustees in consultation with the Ministry of Labour, Government of India that in cases where the educational institutions have not actually deducted the employees' share of contributions from their wages for the period from 1.3.1982 to 31.1.1988 payment of the same need not be insisted upon by the Regional Provident Fund Commissioners and the same may be waived except in cases where the employer or the employees volunteer to pay the same in lump-sum or in instalments. In cases where the employees' share of contributions for the above said period has already been deposited by any of the educational institutions and has been credited to the respective accounts of the employees, the question of its refund does not arise and such cases should not be reopened.

CHAPTER -4

EXPENSES OF ADMINISTRATION

4.1.1 The expenditure in administering the Employees' Provident Fund is met from the levy of Administrative charges and inspection charges at the prescribed rate from the employers of unexempted and exempted establishments respectively.

4.1.2 Para 39 and 38 of the Employees' Provident Funds Scheme, 1952 stipulates that the employer of the establishments complying with the Employees' Provident Funds Scheme, 1952 as an unexempted establishment should pay administrative charges every month into the State Bank of India on or before 15th of every month (5 days grace period is allowed for this remittance also).

4.1.3 Taking into account the resources of the Fund and the expenditure to be met for running the scheme, the CBT, EPF recommend a rate that may be levied as Administrative charges/inspection charges from the employer. On the recommendation of the Board the rate of administrative charges and Inspection charges are fixed by the Central Government and notified in the Gazette.

4.1.4 RATE OF ADMINISTRATIVE CHARGES

The rate of administrative charges fixed by the Central Government from time to time is as under :

PERIOD	RATE	RECKONED ON
1.11.1952 to 31.12.1962	3%	Total employer's and employees' contributions.
1.1.1963 to 30.9.64	3%	Total employer's and employees contributions payable @ 6.1/4%
	2.4%	Total employer's and employees contributions payable @ 8%
1.10.1964 to 30.11.1978	0.37%	On total pay on which contributions are payable.

1.12.1978 to 30.9.1986	0.37%	On total pay on which contributions are payable. Minimum Administrative charges payable per month per establishment is Rs. 5/-
1.10.1986 to 31.7.1998	0.65%	On total pay on which contributions are payable. Minimum Administrative charges payable per month per establish.nent is Rs. 5/-
1.8.1998 onwards	1.10%	-do-

4.1.5 Section 17(3) of the Act stipulates the payment of Inspection charges by the P.F.exempted establishments every month.

4.1.6. RATE OF INSPECTION CHARGES

The rate of Inspection charges in respect of the establishments exempted from the operation of Employees' Provident Funds Scheme, 1952 as fixed by Central Government from time to time is as under :

PERIOD	RATE	RECKONED ON
1.11.1952 to 31.12.1962	0.75%	On total employees' and employer's contributions payable @ 6.1/4%.
1.1.1963 to 30.9.64	0.75%	On total employees' and employer's contributions payable @ 6.1/4%.
	0.60%	On total employees' and employer's contributions payable @ 8%.

1.10.1964 to 31.7.98	0.09%	On 'pay' (basic wages, DA, retaining allowance and cash value of food concession admissible thereon).
1.8.1998 onwards	0.18%	-do-

4.1.7 The Administrative charges and Inspection charges are payable in Employees' Provident Fund Administrative Account (Account No. 2).

4.2 ***MINIMUM ADMINISTRATIVE CHARGES***

4.2.1 The minimum administrative charges of Rs. 5/- per month shall be collected from the Provident Fund unexempted establishments, even in cases where the establishments submit NIL returns. Thus as long as a valid P.F.Code No. exists, and also from the date of application of the Act to an establishment the minimum charges should be realised.

4.2.2 Non payment and belated payment of Administrative/Inspection charges will attract penal provisions of the Act and/or levy of penal damages.

4.3 ***DEMAND - COLLECTION - BALANCE***

4.3.1 The administrative charges due from an establishment should be calculated with reference to the total pay reflected in Form 12-A received from the establishment every month. The remittance made in Account No. 2 shall be verified with the triplicate challans and schedule of receipt.

4.3.2 Similarly, the dues and remittances of Inspection charges should be verified from the monthly return received from the exempted establishment and receipted challan/schedule of receipt.

4.3.3. The dues and remittances of Administrative charges should be recorded in the DCB Register kept for each establishment in Accounts Section.

4.3.4. REGISTER OF INSPECTION CHARGES

Register of Inspection charges should be maintained for recording the dues and remittances of Inspection charges and to initiate follow up action for default in remittance and belated remittance. The format of register of Inspection charges is given in the Chapter 14(2).

4.3.5 TRANSFER TO CENTRAL ADMINISTRATION ACCOUNT

The Administrative/Inspection charges levied is to meet the expenditure on administration of Regional Office/Sub-Regional Office and also Central Office. To meet the above expenditure of Central Office every Regional office and Sub-Regional Office should transfer 1/6th of their monthly collection of Administrative and Inspection charges to Central Office.

4.3.6 All expenditure relating to Employees' Provident Fund as well as Pension Fund and Insurance Fund which are common in nature, are initially to be charged to the E.P.F.Administrative Account only by Regional Office/Sub-Regional Office. Out of the total E.P.F.Administrative expenditure, 1% is apportioned towards the expenditure on the administration of EDLI Scheme. In view of the position, the entire receipts of RO/SRO towards EDLI administrative and Inspection charges are to be transferred to Central EDLI Administration Account (A/c. No. 24) in New Delhi. It is necessary to transfer 1% of the total Employees' Provident Fund expenditure from EDLI Central Administrative Account to EPF Central Adm. Account.

4.3.7 Similarly, 16% of the total EPF Administrative expenditure should be diverted from Pension Fund Account (A/c. No. 11) to Central EPF Administration Account (A/c. No. 4) towards the administration of Employees' Pension Scheme, 1995.

4.3.8 The expenditure of a Regional Office/Sub-Regional Office is normally required to be met out of its receipts in EPF Admn. Account (A/c. No.2). The transfer of one-sixth of their monthly collection in A/c. No. 2 is to be made automatically by the State Bank of India to the Central Administration A/c. No. 4 on the 1st day of each month. As such, the transfer should be ensured every month irrespective of the fact that the region is deficit. In case the RO/SRO is not in a position to meet its normal/budgetted administrative expenditure from its receipt in EPF Admn. A/c. No. 2, a requisition seeking funds from Central Admn. Account should be sent to F.A. & C.A.O. in Central office, well in advance explaining the need and justification for

transfer. If the receipt of administrative charges in a month whenever exceeded the expenditure, the surplus amount in A/c. No. 2 should also be transferred to A/c. No.4. To meet the capital expenditure in the RO/SRO the Central Office should transfer the requisite funds to the RO/SRO concerned. The administrative expenditure of an RO/SRO should be strictly restricted to the extent provided in the budget estimate of the region concerned.

4.3.9 Any region which is not in a position to meet its revenue expenditure from its receipts (after excluding transfer of one-sixth of its receipts to Central Office) as revealed from the Balance-sheet, is termed as deficit region.

CHAPTER - 5

NOMINATION

5.1 *NOMINATION FORM*

Every employee on becoming a member of Employees' Provident Funds Scheme, 1952 and Employees' Pension Scheme, 1995 should furnish the particulars concerning himself, his nominee for Provident Fund and his family/nominee for Employees' Pension Fund in Form 2 (Revised). As the nomination made by the minor is not valid, minor member should furnish the above particulars in Form 2 (Revised) only on becoming a major. Prior to 1.9.1991, the member was furnishing particulars of nominee for Provident Fund in Form 2 and his family for Family Pension Fund in Form 2 (FPF) separately. With effect from 1.9.1991, both these forms have been combined and a single form has been introduced furnishing the above particulars. Consequent on introduction of Employees' Pension Scheme, 1995, this form has been further modified to keep the requirement of both the Schemes. It has also been decided to get the Form 2 (Revised) from all the existing members of Employees' Provident Fund and Pension Fund members under exempted Provident Fund to create a data base in the Computer. As regards the nominee for Pension Fund, the matter has been discussed in detail under part III of this Manual. The nomination earlier made by the members to the extent it is valid holds good till the receipt of Form 2(revised). On its receipt, the earlier nomination made by the member should be treated as cancelled and the Form 2 (Revised), after due verification with reference to Form 9 (Revised), Form 3 (PS) and observing the prescribed check, should then be sent to EDP for storing the data in the Employee's Member's Master file. Similarly, the Form 2 (Revised) received along with Form - 5 /Form 4 (PS) should be sent to EDP for its inclusion in the member's master and thereafter it should be sent to the concerned accounts group or centrally maintained in a cell set up for this purpose. The required information can be retrieved from this master, as and when necessary.

5.2 In view of the great importance and value of nomination forms, it is necessary that the Regional/Sub-Regional Office handle and maintain them very carefully and arrange to keep them bound securely between thick cardboard pads and inside locked steel cupboards. These cupboards should remain close to the place where the Assistant Accounts Officers or Section Supervisors are seated and the keys of each cupboard should remain one (original) with the Assistant Accounts Officers and other (duplicate) with the Section Supervisor. Under no circumstances, should the bundles

of Forms 2 be allowed to be kept unattended to either on the tables or side racks of the dealing assistant. The Assistant Accounts Officers should ensure proper maintenance of the stock Register of Form 2 and periodical check up of the register to ensure that all the wanting Forms 2 have not only been received from the establishment but also are safely lodged and properly maintained.

5.3 On change of charge the handing over and taking over certificate in respect of these forms should be signed by both the officials.

5.4 NOMINEE

The member may nominate one or more persons from among the family members as defined in paragraph 2(g) of the Employees' Provident Funds Scheme, 1952. The family for the purpose of Employees' Provident Funds Scheme is as follows :

i) In case of male member, wife, children (including legally adopted children) whether married or unmarried, major or minor, dependant parents, deceased son's widow and children, whether married or unmarried, major or minor;

ii) In case of female member, her husband, children (including legally adopted children) whether married or unmarried major or minor, her dependent parents, her husband's dependent parents, deceased son's widow and children, whether married or unmarried, major or minor;

iii) If the male member proves that his wife has ceased, under the personal law governing him or the customary law of the community to which the spouse belongs to be entitled to maintenance shall no longer be deemed to be part of the member's family for the purpose of this Scheme, unless the member subsequently intimates by express notice in writing to the Commissioner that she shall continue to be so regarded;

iv) If a female member, by notice in writing to the Commissioner expresses her desire to exclude her husband from the family, the husband and his dependant parents shall no longer be deemed to be a

part of the member's family for the purpose of this Scheme, unless the member subsequently cancels in writing any such notice.

v) If the child of the member or child of a deceased son of the member, as the case may be, has been adopted by another person and if, under the personal law of the adopted, adoption is legally recognised, such child shall be considered as excluded from the family of the member. The child is no longer deemed to be a 'family member' of the member. In view of this, the nomination in favour of such child given an adoption to another person is not valid, if other 'family' members are alive. However, such child shall deemed to be the 'family' member of the adopted parents. If the adopted parents are member of the Provident Fund, they may nominate such child, as a member of their 'family'.

5.5 If at the time of making nomination the member has no family or deemed to have no family in the circumstances stated in para 5.4 (iii) & (iv) above, he may nominate a person of his choice even an institution. If he subsequently acquires a 'family', such nomination shall forthwith deemed to be invalid. He should make a fresh nomination in favour of one or more persons of his family.

5.6 On his marriage, any nomination made by him before his marriage, even if it is in favour of his dependent parents shall be deemed to be invalid. He should make fresh nomination. However, where a member has made a nomination in favour of the dependent parents after his marriage, such nomination is valid. The unmarried daughter on her marriage, the minor son on becoming a major, continues to be family members and as such the validity of nomination in their favour is not affected and there is no need to change the nomination, if the member, so desires. Where a nomination is wholly or partly in favour of a minor, the member may appoint a major person of his family, as guardian for the minor. If, however, there is no person of his family, he may appoint a person of his choice as guardian for the minor. The member may modify his nomination at any time by submitting the fresh Form 2 (Revised), but if he has got a family, he has to nominate a person belonging to his family. The nomination or its modification shall take effect from the date on which it is received in the Regional/Sub-Regional office. In view of this, acceptance or otherwise of Form 2 does not have any bearing on the

validity of the nomination. However, the prescribed check as stated in Para I of the Manual should be made.

5.7. Where a Hindu member nominates two wives or his second wife when his first wife is alive, such nomination in favour of his second wife is not valid under the Hindu Marriage Act.

The nomination made by the male member in favour of his wife continues to be valid even if she remarried after the death of her husband (member)

5.8 The nomination made by the employee under the Employees' Provident Fund Scheme, 1952 shall hold good for the payment of Assurance Benefit payable to the nominee and nominees under Employees' Deposit Linked Insurance Scheme, 1976.

5.9 A specimen of Form 2 (Revised) alongwith fly leaf instructions is given in Chapter 14(1).

CHAPTER - 6

INTEREST

6.1 *SOURCE OF EARNING INTEREST:*

6.1.1 The maintenance of Interest Suspense Account is regulated in accordance with the provisions of Para 51 of the Employees' Provident Funds Scheme, 1952. The Employees' Provident Funds money is being invested in accordance with the pattern of investment prescribed by Central Government from time to time.

The State Bank of India, Mumbai,which is holding the portfolio management of investment of Employees' Provident Funds moneys collects interest accrued on various securities on due date and credit to the investment account of the Fund for reinvestment. The details of interest realised are intimated to the Central Provident Fund Commissioner through interest collection advise. The interest earned on investment is credited to an account called 'Interest Suspense Account'. The interest lying in Interest Suspense Account is debited to the extent interest is credited to members' accounts, on their Provident Fund balances at the close of each year and at the time of settlement of their accounts.

6.1.2 The rate of interest is declared by Central Government every year on the basis of the recommendation of the Central Board of Trustees. The Board while recommending the rate of interest for the succeeding year, take into account the probable interest that may be accrued on the investment holding of the Fund during the relevant financial year and also other receipts, as explained hereunder:-

6.1.3 *DECLARATION OF RATE OF INTEREST :*

The Investment Section in Central Office should accurately assess the interest due on each security/deposit as per the holding certificate received from the State Bank of India., Mumbai as on 30th September of each year. The securities included in this holding certificate and fetching interest from 1st April to 31st March of the succeeding financial year should be assessed. In addition, the element of interest that may be accrued on the estimated investment that may be made from october to February of the current financial year; March to February in next year, and the

reinvestment of interest and maturity proceeds during the succeeding financial year should be taken into account. The other receipts towards penal demanges and interest that may be realised from Employers may also be included. Thus, the interest that may be realised for a financial year is estimated.

The accumulation in non-Government securities such as Fixed Deposit Receipt kept in the custody of the Regional Office/Sub-Regional Office should also be taken into account as reported in the Regional Balance-sheet. This interest earnings will be distributed to the Provident Fund members accounts on their balances as on 1st April of the relevant year as notionally estimated from the Balance sheet and the contributions and withdrawals that may be accounted for in the relevant financial year so as to arrive at the probable rate of interest that may be recommended by the Central Board of Trustees, Employees' Provident Fund to the Central Government for the declearation of rate of interest.

6.1.4 The above exercise should be completed before February of each year and should be placed before the Sub-committee (Finance and Investment) of the Board for its recommendation before its submission to Central Board of Trustees, Employees' Provident Fund.

6.1.5 After taking into account the recommendation of the Central Board of Trustees, Employees' Provident fund, the Central Government will declare the rate of interest for each financial year, before the commencement of the relevant financial year.

6.1.6 In determining the rate of interest, the Central Government shall satisfy itself that there is no overdrawal on the 'Interest Suspense Account' as a result of the debit thereto of the interest credited to the accounts of members.

OPERATION OF INTEREST SUSPENSE ACCOUNT

6.1.7 Interest Suspense Account is a proforma account operated in Central Office (Account No. 6). The credit portion of this account is completed on the basis of the data on the interest earned every month furnished by the Investment Section in Head Office. Similarly, (a) the penal damages realised in Employees' Provident Fund Account No. 1; (b) the interest credited by the Bank on Savings Bank Account of the Funds; (c) the interest on securities transferred by the establishments on account of past accumulations dues realised from the establishsments on account of new coverage/cancellation of exemption and (d) penal interest on misuse of withdrawl

sanctioned for housing purpose under Para 68-B of the Scheme are to be credited to this account.

The Central Office (Banking Section) shall maintain a summary cash Book (Account No. 6 for Interest Suspense Account. It is kept to record the particulars received from the regions and from investment section in Central office. The format of summary cash book and the register to be kept in RO/SRO are given in Chapter 14(2).

6.1.8 The Account is debited on account of the following:-

Interest credited to the members account -

a)	From Regional Office		On account of settlement (including transfers to Exempted/Private Provident Fund)
b)	- do -		On their ledger balances, every year (as per Form 24)
c)	- do -		Interest paid to exempted funds
d)	- do -		Interest paid on erroneous credit
e)	From Investment Section in Central office		Interest paid to vendors, on purchase of securities
f)	From Central office		Interest transferred to Special Reserve Fund Account
g)	- do -		Interest transferred to Investment Fluctuation Account.

The balance in Interest Suspense Account should be shown in the Liability Side of the Balance-sheet of the Employees' Provident Fund.

6.1.9 In order to maintain the Interest Suspense Account, a return viz., Interest Suspense Account Return, is prescribed for its submission by the Investment Section in Central Office and all Regional Offices on or before 5th of every month. The Regional Offices and Sub-Regional offices should collect the requisite data from the EDP in the Sub-Regional offices and require to submit the return before 3rd of every month. The Statistic Section in the Regional office should maintain a register to consolidate the following for the purpose of monthly return, on the debit side.

a) Interest credited to members account on account of settlement (including transfer to exempted/uncovered establishments;
b) Interest credited to the members account on their ledger balances;
c) Interest paid to exempted funds;
d) Interest paid on erroneous credits.

On the Credit side -

a) Penal damages realised on belated deposit of Provident Fund dues in Account No. 1:
b) S.B.Account interest realised on all bank accounts kept by Central Office/Regional Office/Sub-Regional Offices;
c) Interest on past accumulations dues realised;
d) Penal interest realised on misuse of advances under para 68 of the Scheme;
e) Interest realised on Fixed Deposit Receipts/non-Government securities kept in deposit with the approval of the Government of India.
f) Interest collected from the employers under Section 7(Q) of the Act.

6.1.10 While preparing the Receipt and Payment Accounts, the Regional Office/Sub-Regional Office should ensure that the amount shown in the Interest Suspense Account (both credit and debit) agrees with the data available in the Cash Book. The Interest Suspense Account is to be compiled accurately and promptly. Any omission/commission in the data collected will adversely affect the interest of the subscribers.

6.1.11 *SOURCE FOR DETERMINATION OF INTEREST PAID TO THE MEMBERS*

The interest credited to the members account at the time of their final settlement of accounts is shown in the 'Payment Scroll'. This data in respect of all payment scrolls approved by the Assistant Provident Fund Commissioner during a month i.e. claims authorised upto 25th of each month is collected by the Statistic Section from EDP Section and included in the Interest Suspense Account Return. Similarly, the interest credited to the members accounts through the Form 24 at the close of each year excluding interest on settlement cases is collected on monthly basis from EDP Section and included. The interest paid to the exempted funds from the

a) Interest credited to members account on account of settlement (including transfer to exempted/uncovered establishments;
b) Interest credited to the members account on their ledger balances;
c) Interest paid to exempted funds;
d) Interest paid on erroneous credits.

On the Credit side -

a) Penal damages realised on belated deposit of Provident Fund dues in Account No. 1:
b) S.B.Account interest realised on all bank accounts kept by Central Office/Regional Office/Sub-Regional Offices;
c) Interest on past accumulations dues realised;
d) Penal interest realised on misuse of advances under para 68 of the Scheme;
e) Interest realised on Fixed Deposit Receipts/non-Government securities kept in deposit with the approval of the Government of India.
f) Interest collected from the employers under Section 7(Q) of the Act.

6.1.10 While preparing the Receipt and Payment Accounts, the Regional Office/Sub-Regional Office should ensure that the amount shown in the Interest Suspense Account (both credit and debit) agrees with the data available in the Cash Book. The Interest Suspense Account is to be compiled accurately and promptly. Any omission/commission in the data collected will adversely affect the interest of the subscribers.

6.1.11 *SOURCE FOR DETERMINATION OF INTEREST PAID TO THE MEMBERS*

The interest credited to the members account at the time of their final settlement of accounts is shown in the 'Payment Scroll'. This data in respect of all payment scrolls approved by the Assistant Provident Fund Commissioner during a month i.e. claims authorised upto 25th of each month is collected by the Statistic Section from EDP Section and included in the Interest Suspense Account Return. Similarly, the interest credited to the members accounts through the Form 24 at the close of each year excluding interest on settlement cases is collected on monthly basis from EDP Section and included. The interest paid to the exempted funds from the

date of grant of exemption to the date upto which interest earned by Central Board of Trustees, Employees' Provident Fund on such securities is also to be ascertained by the Statistic Section from EDP/Cash and included.

6.1.12 The data required for completing the credit side of Interest Suspense Account should be collected from the Cash Section every month.

6.1.13 Thus the Interest Suspense Account monthly return should be compiled accurately so as to ensure that the balance in Interest Suspense Account reflects the true position to the extent it is due to be credited to the members accounts. The Assistant Provident Fund commissiosner incharge of Statistic Section and Regional Provident Fund Commissioner (F&A) should ensure that the Interest Suspense Account is prepared accurately and promptly every month and forwarded to Central Office for their consolidation.

PROCEDURE FOR PAYMENT OF INTEREST ON MONTHLY RUNNING BALANCE WITH EFFECT FROM 1.4.1993

6.1.14 Prior to 1.4.1993, interest was allowed on the Provident Fund balances shown as on 1st April of each year.

With effect from 1.4.1993, interest should be allowed on monthly running balance. The detailed procedure for calculation of interest is as follows :

i) The account for which settlement is due should be verified from approved Form 24 generated by EDP on hand. The year upto which Account closed is to be noted. The closing balance (separately for member and employer) shown in approved Form 24 should be extracted to the Interest calculation sheet as Opening Balance for the year to which the interest is to be allowed.

ii) The contribution i.e. the contribution for the year for which annual accounts are not compiled should be taken from the contribution card for each year separately.

iii) Withdrawals, if any, in the ledger card are to be posted in Column No. 4 against the months in which the withdrawals have taken place.

iv) Contributions in Form 3A should be posted in Column No. 3 against the respective months (both shares of Provident Fund).

v) The amount of refund of withdrawals, if any, may be added to the contribution and shown in the month of deposit.

vi) Column No. 2 of interest calculation sheet should be filled in up to the month prior to the month of settlement. However, if the claim is authorised on or after the 25th day of a particular month, this column should be filled in for that particular month also.

vii) Column No. 2 and Column No. 4 should be added and interest bearing balance marked 'A' in the interest calculation sheet should be arrived at after subtracting total of Column No. 4 from the total of Column No. 2.

viii) Interest to be credited to the member's account should be arrived at by the formula.

6.1.15 Interest as calculated in the interest calculation sheet should be posted in the ledger card and claim be settled for net amount on the ledger card itself. The interest calculation sheet should invariably be attached to the working sheet of claim.

6.1.16 The procedure for calculation of interest on monthly running balance should be calculated as per the example given in Annexure A-1 to 3.

ANNEXURE - 'A' - 1

EXAMPLE

(A) *PARTICULARS OF CLAIM APPLICATION*

i)	Account No.	DL 224/33
ii)	Name	Mr. A B C
iii)	Father's Name	Mr. X Y Z
iv)	Date of leaving service	31.07.1997
v)	Date of receipt of claim application	02.12.1997

MONTH	EMPLOYER'S SHARE [Rs.]	EMPLOYEE'S SHARE [Rs.]	TOTAL [Rs.]
April, 1997	60	60	120
May, 1997	60	60	120
June, 1997	90	90	180
July, 1997	90	90	180
August, 1997	90	90	180

(B) *PARTICULARS OF LEDGER CARD:*

		EMPLOYER'S	EMPLOYEE'S	TOTAL
i)	Opening Balance as on 1st April,1997	2,000	2,000	4,000
ii)	Withdrawals in the month of July, 1997	1,000	1,000	2,000

(C) *DATE OF AUTHORISATION OF CLAIM : 10.12.1997*

(D) *CALCULATION OF INTEREST*

The figures in interest calculation sheet have been filled in on the basis of particulars mentioned in (B) above and may be seen for guidance in the following pages.

(E) ***CALCULATION OF NET AMOUNT PAYABLE :***

After calculating interest payable the same will be posted in the Ledger Card in the Total column of interest. The net amount payable will be worked out as under :

YEAR 1997-98

	EMPLOYER'S	EMPLOYEE'S	TOTAL
i) Opening Balance	2,000	2,000	4,000
ii) Interest	-	-	257
iii) Current contribution	390	390	780
iv) Total credit	2,390	2,390	5,037
v) Withdrawals	1,000	1,000	2,000
vi) Closing Balance			3,037

Net Amount payable Rs. 3037

ANNEXURE 'A' - 3

INTEREST CALCULATION SHEET ON MONTHLY BALANCE

(Year 1997-98)

Account No. DL/224/33

Name Mr. A.B.C

MONTH	OPENING BALANCE [BOTH SHARES]	CONTRIBUTION [BOTH SHARES]	WITHDRAWAL [BOTH SHARES]
[1]	[2]	[3]	[4]
April,1997	4,000	120	--
May,1997	4,120	120	--
June,1997	4,240	180	--
July,1997	4,420	180	2,000
August,1997	2,600	180	--
September,1997	2,780	--	--
October,1997	2,780	--	--
November,1997	2,780	--	--
December,1997			
January,1998			
February, 1998			
March, 1998			
Total	27,720	780	2,000
Less withdrawal (Total of Col. 4)	2,000		
A INTEREST BEARING BALANCE (IBB)	25,720		
INTEREST	257		

Dealing Clerk Section Supervisor Asst. Accounts Officer/APFC

Note : Interest = $\frac{\text{IBB x (Rate of interest)}}{12 \times 100}$

F^URE 'A' - 3

RAWAL
S^^ARES]

4]

2.000

2,000

cer/APFC

6.1.17 INTEREST CALCULATION THROUGH COMPUTER - CHART

The rate of interest declared by the Central Government from the year 1952-53 onwards is given in the Annexure A. This data is stored in the Computer. Interest is to be credited at the rate declared under para 60 of the Employees' Provident Funds Scheme, for the respective year. As and when the annual statement of accounts is generated through computer, interest for the relevant accounting year is automatically credited and reflected in Form 24/23. This includes the accounts settled/transferred during the year and transfer of Provident Fund received from unexempted/exempted Private Provident fund as transfer -in entries and in such cases the details of Opening Balance, contributions received on monthly basis, withdrawals allowed are taken into account and in addition the month from which interest to be allowed is also fed as input data.

6.1.8 Even though the interest is calculated in respect of final settlement of claims on manual basis, the details of such cases including the date of authorisation should be fed to the computer or extracted from the employee master with interest amount as Zero at the end of each year for compilation of annual accounts. The interest erroneously calculated, if any, on manual basis will be reflected in Form 24 which should be adjusted/over-payment rectified.

6.1.19 Interest on unclaimed Deposit Accounts is also calculated on year to year basis and updated in Form 24.

Annexure 'A'

RATE OF INTEREST ALLOWED TO EMPLOYEES' PROVIDENT FUND MEMBERS

Year	Rate of Interest declared (Percent)	Year	Rate of Interest Declared (Percent)
1952-53	3	1975-76	7
1953-54	3	1976-77	7.50
1954-55	3	1977-78	8.25+0.50*
1955-56	3.50	1978-79	8.25
1956-57	3.50	1979-80	8.25
1957-58	3.75	1980-81	8.25
1958-59	3.75	1981-82	8.5
1959-60	3.75	1982-83	8.75
1960-61	3.75	1983-84	9.15
1961-62	3.75	1984-85	9.90
1962-63	3.75	1985-86	10.15
1963-64	4	1986-87	11
1964-65	4.25	1987-88	11.5
1965-66	4.50	1988-89	11.8
1966-67	4.75	1989-90	12
1967-68	5.00	1990-91	12
1968-69	5.25	1991-92	12
1969-70	5.50	1992-93	12
1970-71	5.70	1993-94	12**
1971-72	5.80	1994-95	12**
1972-73	6	1995-96	12**
1973-74	6	1996-97	12**
1974-75	6.50	1997-98	12**
		1998-99	12**

* By way of Bonus to those who did not withdraw any amount from their Provident Fund during 1976-77 and 1977-78

** On Monthly Running Balance

Annexure 'A'

	RS
	Interest
	(Percent)
	7
	7.50
	5+0.50*
	8.25
	8.25
	8.25
	8.25
	9.25
	9.90
	10.15
	12
	12
	12
	2**
	2**
	2**
	2**
	2**
	2**
	Their

6.1.20 ***PROCEDURE FOR ALLOWING INTEREST IN CERTAIN CASES***

1. In the case of settlement of claims from 1.4.1993, interest is to be paid on monthly running balance, upto the end of the month preceding the date on which the final payment is authorised irrespective of the date of receipt of the claim from the claimant.

2. The interest upto and for the current month shall be payable on the claims, which are authorised on or after the 25th day of a particular month and the actual payments are made after the end of the current month.

3. If an establishment is covered for the first time under the Act/Scheme, during the course of the currency period, the interest shall be allowed on all the sums credited to the member's account on and from the first day of the month succeeding the month of credit to the end of the current year.

4. In the cases of transfer of the amount from one account to the other;

i) If it is from an unexempted establishment to another unexempted establishment, no interest to be allowed for the current year. Only the details of Opening Balance, monthly contributions and withdrawals for the current year, if any, should be communicated to the transferee Regional Office/Sub-Regional Office.

ii) In case of transfer from an exempted establishment or from an uncovered establishment, the amount transferred by Cheque/Cash shall be credited to the account of the individual member in the month in which the cheque/cash is received. Wherever the transfer amount is received in cheque, the date of receipt of cheque is to be taken irrespective of its date of realisation and credit to the EPF Account No. 1. Interest shall be credited on the total amount of transfer credited to the member's account, on and from the first day of the month in which it was credited to the end of the current year.

5. Where past accumulations are received in instalments, they should be posted in the ledger account of the members, as Opening Balance (as on 1st April) only in the year in which the entire dues are received (i.e. year in which Cash/Securities, credited to the account of Central Board of Trustees, EPF) and interest on the total dues should then be credited i.e. from the date of coverage/cancellation of exemption to the 31st March of the year preceding to the year in which the past accumulations are credited and included as Opening Balance for the current year. The past accumulations statement should be sent to EDP for allowing interest and to add to Opening Balance of the current year.

6. Where arrears of contributions pertaining to the past years are received in the current year, it should be posted in the accounts of the members for the current year (as Opening Balance) and interest on contributions pertaining to the past years should be credited at the rate declared for the related years on compound rate basis. The total interest due till the preceding year is to be credited as Opening Balance for the current year. (There is no need to recast the accounts of the previous years and once the account is closed for an accounting year, any credit due for the past period is to be effected only in the current year.)

7. Where the penal interest is recovered from the member for misuse of withdrawal made by him under Para 68-B of the Scheme, it should be credited to the Interest Suspense Account only and not to the member's account.

8 Where an exemption is granted or Relaxation Order is issued to an establishment/class of employees/employee, no interest is to be allowed after the date of grant of exemption/Issue of Relaxation Order. However, where the cash is to be transferred the interest at the declared rate is to be allowed on the actual amount of cash transfer from the date of grant of exemption to the month preceding the month in which cash portion is transferred through cheque (as per Para 60 of the Scheme)

9. While transferring the past accumulations dues to establishment partly in cash and partly in securities and wherever the withheld portion of cash transfer (i.e. 2%) is to be released, the interest at statutory rate on compound rate basis be allowed from the date of grant of exemption to the month preceding to the month in which the withheld amount is released.

EXAMPLE

1	P.A. due to exempted establishment as on 1.8.1996	Rs. 10 lakhs
2	85% to be transferred in cash	Rs. 8.5 lakhs
3	Less 2% on the amount shown against S.No. 2 above	Rs. 17,000/-
	Securities released on	11.10.1996
	Interest realised upto	31.3.1996
4	Interest due to the CBT, EPF on securities transferred but realised/realisable by the exempted fund for 4 months	Rs. 7000/-
5	Amount to be released, after adjusting the interest shown at S.No. 4 above	Rs. 17,000 - 7000 = Rs. 10,000/-
6	Date Proposed for transfer	5.11.1996
7	Interest payable for the period at statutory rate	for 1.8.1996 to 31.10.1996

10. The procedure for payment of interest due to the exempted funds on the amount of securities forwarded towards past accumulations dues -

"Compound interest at the rate as applicable to the Provident Fund subscribers for respective years may be allowed, on the amount of securities for the period, with effect from the date upto which interest has been credited by the Regional office/Sub-Regional office to the Provident Fund accounts of the subscribers to the date interest will be admissible to the Board of Trustees of exempted establishments. While doing so, the interest is payable in accordance with the provisions of Para 60 of the Scheme and as such no interest for part of a month should be allowed.'

EXAMPLE

Interest due towards transfer of past accumulation dues to an exempted fund on grant of Relaxation Order/Exemption to an establishment.

Date of issue of Relaxation Order : 31.8.1996
Date of grant of exemption

Previous accumulations dues as on : Rs. 10 lakhs
31.8.1996

Mode of transfer - Cash 85%, Securities 15%

Cash portion i.e., 85% of previous accumulations dues, after retaining 2%, has been transferred in the month of March, 1997, allowing interest at statutory rate from September, 1996 to February, 1997 on the total amount.

Central Office through State Bank of India has withdrawn the securities for the 15% of Past accumulation dues from the State Bank of India, Mumbai and forwarded to the Regional Office/Sub-Regional Office for transmission to the exempted establishment in September, 1997

DETAILS OF SECURITIES TRANSFERRED

AMOUNT (Rs.)		INTEREST DUE (MONTH)	INTEREST CREDITED TO CENTRAL BOARD OF TRUSTEES' TILL	INTEREST DUE AT STATUTORY RATE ON COMPOUND RATE U/P 60 OF THE SCHEME PAYABLE TO EXEMPTED FUND IN CASH
Rs.38,000		January/July	30.6.1997	Sep '96 to June '97
Rs.38,000		January/July	14.7.1997	Sep '96 to June '97
Rs.38,000		June/December	23.6.1997	Sep '96 to May '97
Rs.36,000		May/November	20.5.1997	Sep '96 to April '97

11. Wherever part payment is allowed to a member or the beneficiaries, the balance amount due to the member/other eligible claimants, from whom the claim is yet to be received, should be retained in the account and interest allowed, (under Para 60) till the payment is fully and finally authorised to eligible persons or when their share is released.

12. Where claim for final refund of dues under Para 69 or Para 70 are received subsequent to the year in which the refund had become payable, interest for the broken currency period, i.e. for the part of the year in which the payment is authorised should be credited at the declared rate pertaining to the respective year and not at the rate pertaining to the year in which the refund had become payable.

13. Where withdrawal under Para 68-B of the Employees' Provident Funds Scheme, 1952 is found misused and recovery of the principal amount is enforced with penal interest thereon at the rate of two percent per annum from the wages of the member, the amount of interest when received should be credited to the Interest Suspense Account. No interest is to be recovered in respect of withdrawals except when they are misused and recovery is enforced by the Regional Provident Fund Commissioner under Para 68-B(10) while the member was in service. The amount of interest recovered from the defaulting member should not be credited to members account. It should be credited to the Interest Suspense Account only.

14. ***Belated refund of contribution:***

Where the amount of contributions received and not required to be credited to the individual account of the member owing to wrong coverage, voluntary or erroneous deposit etc. such amount is refundable alongwith interest. The interest on such refunds should be credited on each month total amount of contributions at simple interest from the first day of the month following that on which the amount was received to the month preceding that of refund i.e. contributions of Rs. 1,000/- for March, 1996 received on 15th April, 1996 will fetch simple interest from 1.5.1996 at the declared rate.

15. Allowing of interest on transfer of accumulations - in case of grant of exemption where the establishment covered under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 had applied for exemption

after the date of coverage and was required to implement the Scheme pending consideration of the application for exemption, whether ledger cards have been opened or not in respect of contributions received from the employer, compound interest should be credited under Para 60(2) of the scheme at the declared rate. No interest should be credited to the individual members account beyond the date of grant of exemption. In such cases immediate action should be initiated to transfer the accumulations by way of securities/cash. Any delay in effecting the transfer will result in undue hardship to the members and strain on the fund on account of payment of interest on the belated transfer of amount, in cash. The interest on compound rates is payable on such cash transfer for the period between the date of grant of exemption and the month preceding to the month in which payment is authorised.

16. ***Payment of interest in special cases:***

Normally, the liability of the Organisation to credit interest on the Provident Fund accumulation ceases on the day the payment is authorised by the Assistant Accounts Officer/Assistant Provident Fund Commissioner. This stipulation will hold good only if the claim and its settlement by the Regional/Sub-Regional Office is in favour of the rightful claimant. Wherever the payments are not made to the eligible claimant and consequently the rightful claimant comes forward with the claim, the question of reauthorisation of payment from the Special Reserve Fund should be examined. While effecting payment from Special Reserve Fund, the payment of interest is to be regulated in the following manner:-

i.	Claims received from rightful claimant but payment was wrongly authorised and paid to wrong party by the organisation	Interest should be paid till the date of authorisation to the rightful claimant
ii	Faked/forged cases of settlement	
iii	Claims settled properly but payment was wrongly paid by the outside agency (like Post Office and Bank)	No interest should be allowed as the fault is not due to the Organisation

DELAY IN ISSUE OF CHEQUE

17. Wherever a payment is authorised before 25th of a month, interest is payable only upto the preceding month and no interest is allowed for the current month. In such cases, it is necessary to release the cheque on or before the last day of the month. Cash Section should enforce this strictly and after clearing all the payment scrolls received in the current month, the scrolls bearing interest for the current month should be taken on 1st of the following month. However, if there is any delay in issuing cheque before the last date of the month, interest should be allowed on such belated issue of cheques, upto the month preceding the month in which cheque is issued (i.e. cheque drawn in the same month but belatedly despatched will also fall under this category.)

When a cheque has been erroneously despatched to an account other than the one given by the claimant or where a cheque is erroneously written and not delivered to the correct payee, the responsibility for the delay lies with the office. Apart from probing the cause of erroneous despatch for appropriate action, the cheque should be reissued after its receipt with interest due thereon till the month preceding to which the cheque is reissued.

If a cheque is lost in postal transit and it has not reached the addressee, interest should be allowed in such cases. However, a complaint should be lodged with the Postal Department and all action should be taken recoup the loss sustained by the Board.

The cheque received by the banker is not credited to the account of the payee in time, no interest should be allowed by the Office. When a cheque is returned undelivered, not due to the fault of the Office, no interest is payable. When cheque/Money order is returned on account of death of the payee, and if the death occurred prior to the date of authorisation, the interest should be allowed till the month preceding the date of fresh authorisation.

BELATED COVERAGE - INTEREST LIABILITY

19 In all belated coverages and belated compliance or belated enrolment, the members are entitled to get interest at statutory rate as applicable for the relevant years, treating as if the amount received in time irrespective of the fact, whether penal damages under Section 14B of the Act is levied or not.

INTEREST ON TRANSFER OF ACCOUNTS

20. No interest is payable by the transferor office for the current year when a transfer is effected from one unexempted establishment to another unexempted establishment.

21. When an account is transferred to an exempted/Private Provident Fund, interest as provided under Para 60 of the Scheme is to be credited.

22. On receipt of transfer-in from an unexempted establishment, the transferee region will credit the interest for the current year. Similarly, in the case of transfer received from exempted/Private Provident Fund interest is payable as per the provisions of Para 60.

23. When a part payment is made on account of default by the establishment and as and when the arrear amount is realised and released to the beneficiary interest should be allowed, till the authorisation of arrears.

24. Where the entire Provident Fund dues is not paid owing to non-receipt of claims (where beneficiaries are more than one) the balance due to be released will remain in Form 24 and at the time of release interest should be allowed.

25. Interest shall not be credited to the account of a member if he informs the Commissioner in writing that he does not wish to receive it. If however, the member subsequently asks for interest, it shall be credited to his account with effect from the first day of the period of currency in which he makes a request therefor.

6.1.21 *RECHECKING OF INTEREST CREDITED THROUGH COMPUTER*

As the interest is credited through Computer, rechecking is not necessary at the time of settlement or before issue of annual statement of accounts. However, before the acceptance of Form 24, it shall be ensured that the rate of interest is applied correctly with reference to the year for which account is compiled. Wherever the interest is manually calculated (for settlement of accounts) and where the interest is restricted for a specified period in the case of compilation of accounts of an establishment till the grant of exemption during the course of an accounting year and

in respect of transfer-in cases, the correctness of the interest calculated on manual basis should be verified before the acceptance of Form 24.

6.2 *DEATH RELIEF FUND*

i) The Death Relief Fund was set up on 1st January, 1964 in order to afford financial assistance to the nominees/heirs of the deceased members of unexempted establishments whose monthly pay (i.e. basic wages plus D.A. including cash value of any food concession and retaining allowance, if any) did not exceed Rs. 500/- at the time of their death so that a minimum lumpsum is assured to the members/heirs with effect from 19.8.1981, this monthly pay limit was raised to Rs. 1,000/- per month and from 1.4.1988 to Rs. 1,500/- per month. A sum of Rs. 500/- was admissible to the nominee/heirs of a deceased member whose death took place between 1.1.1964 and 31.7.69, Rs. 750/- of death took place between 1.8.69 and 4.1.1978, Rs. 1,000/- of death occurred between 5.1.1978 and 18.8.1981 and Rs. 1,250/- of death occurred between 19.8.1981 and 31.3.1988. The assistance has been raised to Rs. 2,000/- in respect of the cases of death occurred on or after 1.4.1988. Necessary amount was transferred to this Fund from the Reserve and Forfeiture Account of the Fund from time to time till 31.3.1995. With effect from 1.4.1995, the Death Relief Fund is to be paid from Special Reserve Fund only and shown separately as it is not to be recouped, except where the defaulted employer's share is met from Special Reserve Fund.

ii) The quantum of relief from Death Relief Fund may be worked out with reference to the contribution to the Employees' Provident Fund only and without taking the Family Pension/Pension contribution into consideration.

iii) The quantum of benefit from the Death Relief Fund will be determined in the manner detailed here under. If the amount standing to the credit of the deceased member falls short of Rs. 500/700/1000/1250/2000, as the case may be, by any sum, that sum will be paid from the Death Relief Fund to his nominee(s)/heir(s) in the same ratio in which they would get the Provident Fund claim money. The amount standing to the credit of the deceased member will be the total of the following:

1) the sum actually credited to the member's account in the ledger card;
2) the sum that may have to be paid out of the Special Reserve Fund;
3) (i) the sum of non-refundable advance, if any;
   (ii) outstanding refundable advance, if any;
4) the balance amount of advance ordered to be refunded, if any, is outstanding;
5) Interest

iv) With effect from the 1st December, 1964, no financial assistance from the Death Relief Fund would be given to nominee/heirs of deceased members who joined the Employees' Provident Fund on or after attaining the age of 55 years and receiving full superannuation benefits, under Employees' Provident Fund.

v) If any arrear contribution is received from an employer after a certain amount has been paid towards the Death Relief Fund, it should be credited to the Special Reserve Fund by deduction from the expenditure already booked to that account.

vi) The amount withdrawn from the Fund for financing a Life Insurance Policy of a member under para 62 of the Scheme is non-refundable advance for the purpose of clause (iii) above.

vii) Interest referred to it item 5 of clause above is the amount of interest credited or creditable to the account of the member in the Fund on his provident fund accumulations under Para 60 of the Scheme.

viii) No entries will be made in the abstract portion of the ledger cards regarding the amount paid on account of death relief.

Remarks would be added in the ledger card to the effect that payment has been made to the nominees/heirs of the deceased member out of the Death Relief Fund and duly linked with the item No. of the Special Reserve Fund Register

ix) Where a member dies after leaving service and who was continuously absent before termination of his serve, his last pay while he was a member of the Fund should be taken into consideration for purpose of the Death Relief Fund. If a member left service or died during the middle of a month his monthly pay of the last full month should be taken into account.

x) Where a member dies after the date of authorisation but before receiving payment, the authorisation made in his favour will remain valid and his nominees/heirs will be paid the authorised amount only, as the membership terminated on the date of authorisation of the payment according to the explanation to para 26- A of the Employees' Provident Funds Scheme. The nominee/successor is not entitled to any benefit from the Death Relief Fund, if the death of the member took place after authorisation.

xi) If the death of a member took place on or after 1.1.1964/1.8.1969/ 5.1.1978/ 19.8.1981/ 1.4.1988 and his membership continued beyond that date, in view of his full dues having not been settled and part payment only having been made prior to the above respective dates, necessary relief from the Death Relief Fund which applied in all cases of deaths which took place on or after 1.1.1964/1.8.1969/ 5.1.1978/ 19.8.1981/ 1.4.1988 would be given subject to the condition that the amount paid to the member in his life time and the remaining amount will be taken into consideration for assessing the relief from the Death Relief Fund. With effect from 1.4.1993, the Death Relief Fund is payable only where the Family Pension/Pension and Employees' Deposit Linked Insurance benefits are not admissible.

xii) In all cases, the money order commission should be deducted as per the procedure in force, from the amount due to a member whether or not any payment from the Death Relief Fund is involved.

xiii) Under the existing instructions, the employer's contribution not paid by the employer to the Fund should not be paid to the outgoing members or their nominees/heirs from the Special Reserve Fund, except the cases referred to under the heading Special Reserve Fund in the part of this Manual. In cases where the Special Reserve Fund cannot be

operated for non-payment of employer's share, it should be paid from the Death Relief Fund to assure the minimum amount payable from Death Relief Fund on realisation of employer's share, it should be credited to Special Reserve Fund.

xiv) Where a member has once finally withdrawn his provident fund accumulations he will not be eligible for assistance from the Death Relief Fund if his provident fund accumulations at the end of the first membership plus his subsequent accumulations exceeds Rs. 500/750/1000/1250/2000, as the case may be.

xv) Prior sanction of the Regional Provident Fund Commissioner/ Officer-in-charge of Sub-Regional Office is not necessary for authorisation of amount from the Death Relief Fund. However, it should be ensured that the funds are available under the Death Relief Fund allotment made to Regional Office/Sub-Regional Office, before the authorisation. The Accounts Section should determine the amount due from Death Relief Fund in the prescribed work sheet. Annexure -I.

xvi) A proforma account of the Death Relief Fund will be maintained centrally in the Office of the Central Provident Fund Commissioner (Ref. Chapter 14/2). In order to enable the compilation of the proforma account return will be rendered monthly by each Region/Sub-Region so as to reach the Central Office by the 15th of the month following that to which it relates. If in any particular month, no transaction pertaining to the Death Relief Fund takes place, a Nil return should be rendered by the Region/Sub-Region. To facilitate the compilation of the return in the Central Office, a register (Ref. Chapter 14/2) will be maintained in the Region/Sub-Region.

xvii) Payments against the allotment will be made out of the Employees' Provident fund Account No. 1 of the region/sub-region.

6.3.1 ***SPECIAL RESERVE FUND***

i) A Special Reserve Fund was created on 15th September, 1960, out of the Reserve and Forfeiture Account of the Fund to help outgoing members on their nominees/heirs, where an employer fails to pay the

whole or part of the provident fund contribution due to the Fund. The terms of assistance from this Fund have changed from time to time. As from 10th March, 1965 the assistance was available to the extent only of the employees' share of contribution recovered from his wages by the employer but not paid to the Fund plus the interest thereon.

ii) The Special Reserve Fund shall be operated upon as an imprest and as soon as the arrears against which payment has been made from the said Fund have been recovered from the employers, such amounts shall be paid into the Special Reserve Fund.

iii) In all the circumstances in which the accumulations in the Employees' Provident Fund are payable to a member or his nominee/heir under paragraphs 69/70 of the Employees' Provident Funds Scheme, the amount shall be paid to the member or his nominee/heir, as the case may be, in one lumpsum from the Special Reserve Fund subject to the provisions of these paragraphs and the instructions issued from time to time.

iv) While making payment from Special Reserve Fund, interest at the usual rates may be paid notwithstanding the fact that the damages have not been realised from the employer.

v) Interest paid to the members may be debited to the Interest Suspense Account as and when payment is made.

vi) Payment may also be made from the Special Reserve Fund of the employees share deducted from his wages but not paid by the employer to the Employees' Provident Fund in respect of a member who leaves one covered establishment and joins another covered establishment and his provident fund accumulation become payable to him subsequently owing to retirement or death or any of the circumstances mentioned in paras 69/70 of the Employees' Provident Fund Scheme. Payment from the Special Reserve Fund is, however, to be made only in respect of the amount due from unexempted establishment.

vii) No payment from the Special Reserve Fund may be made towards arrears of past Provident Fund accumulations, if they relate to pre-coverage and which have not been deposited in the Employees Provident Fund (payment from the Special Reserve Fund, however be made in the case of an employee of an exempted establishment, in respect of his share deducted and not paid by the employer before cancellation of exemption).

viii) Payment for Special Reserve Fund is allowed even to meet the voluntary contribution of the employee (in excess of the statutory contribution) defaulted by the establishment.

ix) The amount to be paid from the Special Reserve Fund should be the actual amount due to be paid to the member concerned. Subsequently, if the amount is recovered from the employer, the actual amount paid from the Special Reserve Fund should be credited in the Fund.

x) The actual verification of the amount of Employee's share of contribution recovered from wage is essential before any payment is authorised out of the Special Reserve Fund. For this purpose the receipt of Form 3A (contribution card) should be ensured so as to ascertain the amount recovered every month from the wages of an employee. In case the Form 3A or a certificate from the employer furnishing the details of recoveries effect from the wages of the employee is not forthcoming, the assistance of the area Enforcement Officer should be sought for furnishing the extract of wage register of the member concerned and payment out of Special Reserve Fund should be authorised after ensuring the recovery of contribution from the member's wages and non-deposit by the employer.

xi) (i) As decided in the 129th Central Board of Trustees meeting held on 6.3.1992 at New Delhi the employer's share which is in default may also be paid to the employees/nominees/heirs out of the Special Reserve Fund in respect of the following cases :

a) Establishments which are under liquidation;

b) Establishments which are continuously closed for more than five years;

c) N.T.C. Mills (pre-take over/pre-nationalisation period).

xii) In order to regularise fraudulent cases where payment of Provident Fund dues not been made to the rightful claimant such payments due to the genuine claimant may be made out of the Special Reserve Fund. (Procedure in regulating the payment of interest is given in Chapter 6.1.20 (16). Simultaneously action should be initiated to recover the amount and its recovery should be watched for recoupment.

xiii) Before releasing the amount from Special Reserve Fund, the approval of Regional Commissioner/Officer-in-charge of Sub-Regional Office should be obtained.

xiv) A register to record the payments from Special Reserve Fund and its recoupment should be maintained (Ref. chapter 14(2).

6.3.2 As the Death Relief Fund was merged with Special Reserve Fund, the benefit of Death Relief Fund is to be met from this Fund only.

6.3.3 Consequent to deletion of the provision to effect forfeiture of employer's share under the provisions of Para 69(3) of the Scheme, with effect from 1.1.1990, there is no additional receipts to the reserve and forfeiture account. The amount standing in the forfeiture account was, therefore, transferred to Special Reserve Fund through the Balance-sheet for the year 1991-92. The total payment during a year from Special Reserve Fund should not exceed the interest earned on the fund during that year.

6.3.4 Consequent on deletion of forfeiture account, the following expenditure that were hitherto met from forfeiture account are also to be charged to the Special Reserve Fund:-

a) Transfer of amount to Death Relief Fund account;

b) Money order commission for sending payments upto Rs. 500/-;

c) Differences on account of rounding off the past accumulations, etc.

6.3.5 Since the payment from Special Reserve Fund is to be restricted to the interest earned on the funds standing to the credit of Special Reserve Fund as on 1st day of each financial year at statutory rate for each year, Central office should calculate the

quantum of interest that can be earmarked for expenditure from Special Reserve Fund. The amount should then be allocated notionally to each region for its utilisation in Regional Office and Sub-Regional offices. The Sub-Regional Offices, as and when required, should obtain the funds from the allocated funds of the region, through a special requisition sent to Regional Provident Fund Commissioner (Finance & Accounts). Regional Provident Fund Commissioner (F&A) shall keep an account of the utilisation of Special Reserve Fund amount and its recoupment and furnish a monthly return to the Central Office in the form prescribed in Chapter 14. (payment on account of Death Relief Fund should be shown separately). The returns, thus, received should be compiled every month by the Regional Provident Fund Commissioner (Finance & Accounts) in Central office and ensure that the total payment does not exceed the prescribed limit on yearly basis. Simultaneously, the Regional Provident Fund Commissioner (F&A) should ensure timely action by Regional offices to recoup the fund drawn from Special Reserve Fund. The Balance-sheet of the organisation should reflect the amount paid from the Special Reserve Fund and recouped to Special Reserve Fund.

6.4 ***FORFEITURE ACCOUNT:***

6.4.1 The provision for forfeiture of portion of employer's contribution in certain cases has been deleted with effect from 1.1.1990. The amount lying in the Forfeiture Account stands transferred to Special Reserve Fund.

6.4.2 In all cases of settlement of accounts effected or after 1st January, 1990, the payments should be made without any forfeiture of the employer's share of contribution.

6.5 ***UNCLAIMED DEPOSIT ACCOUNT***

6.5.1 The Provident Fund accumulations remaining unclaimed in the following cases are required to be transferred to an account called 'Unclaimed Deposit Account' as provided under Para 72(6) of the Employees' Provident Fund Scheme, 1952.

i) Supplementary contribution from the employer on account of leave wages/arrears of pay/instalment of arrear contribution received in respect of a member whose claim has been settled on account, but which could not be remitted to the payee for want of latest address of the payee;

ii) Provident Fund accumulation of a member remaining unclaimed for a period of 3 years from the date it became payable; and

iii) Amount remitted to a person on settlement of his claim but is received back as undelivered and not claimed again within a period of 3 years from the date it became payable.

6.5.2 The above provisions has been made in the Scheme to avoid maintaining running ledger accounts and carrying out the entries in Form 24 year after year of such unclaimed deposits.

6.5.3 Consequent to switching over to computerised system of accounting in compiling and issuing the annual statement of accounts to the members, the Form 24 generated by the Computer segregates the accounts of the members, who have not contributed for a continuous period of 3 years and shows these accounts separately at the end of Form 24. Such non-contributory accounts are automatically carried out to subsequent years accounts and the interest is also credited for every year, till they are settled. Further, there is no need to maintain the running ledger account of Provident Fund members under Computerised system of accounting. In view of the above, there is no need to maintain a separate unclaimed deposits account register by Accounts Section.

However, Statistics Section shall maintain a record in the Regional Office/Sub-Regional offices. The data shall be extracted from EDP and furnished to Central office, which will consolidate the same. The format of these records are shown in Chapter 14(2).

The accounts, which have already been transferred to Unclaimed Deposit Account and included in the Unclaimed Deposit Register, should be taken to Form 24, so that Form 24 reflects all unclaimed deposit account cases (non-contributory accounts). For this purpose, the Provident Fund accumulations of the members still remain unclaimed, as found in the Register of unclaimed deposit accounts, should be carried out to Form 24. The Provident Fund accumulations together with interest (wherever due) for the years upto which the annual statement of accounts already compiled, should be shown as Opening Balance for the year for which the Compilation of annual accounts will be taken up by the EDP. The interest credited to such unclaimed deposit account should be debited to Interest Suspense Account. However, in case of Money Order/cheque return cases, interest should not be

allowed. As and when the payment is made, the fact of the payment should be recorded in the ledger account.

6.5.4 Every effort should be made to contact the payee through the employer/Trade Unions and disburse the dues as early as possible. The permanent address of the member as in Form 2 (Revised) should be made use of to locate the member.

ANNEXURE -1
Vide Para 6 . 2(XV)
Accounts Group
Death Relief Fund - Worksheet

1. Name of the deceased member
2. Account No.
2A Whether the Member is eligible for benefit under EFPS-71/ EPS-95/DLI-76
3. Whether the member has joined the Fund after allotting the age of 55 years and availed of any superannuation benefit under EPF
4 Date of Death vide Forms 10, 3A and Death Certificate
5. Pay drawn by the deceased member at the time of death (pay ceiling is Rs. 500 w.e.f. 1.12.1964 to 18.8.1981 Rs. 1000 w.e.f. 19.8.1981 to 31.3.1988 and Rs. 1500 w.e.f. 1.4.1988

Employee's Share		Employer's share		Total	
Rs.	P	Rs.	P	Rs.	P

6. Actual amount of contribution as credited in the LC including amount payable out of SRF together with the interest thereon.
7. Total amount of non-refundable advance granted to the member including L.I.P
8. Outstanding amount of refundable advance as on the date of final settlement of account
9. Total amount standing to the credit of the member for the purpose of payment from DRF/ Total of 6 + 7 + 8
10. With reference to item No. 2A, 4, 5 and 9 whether the claimant is eligible for DRF benefit
11. Amount of ceiling with reference to date of death (Death occurred between) :
    1.1.64 to 31.7.1969 Rs. 500/-
    1.8.1969 to 4.1.1978 Rs. 750/-
    5.1.1978 to 18.8.1981 Rs. 1000/-
    19.8.1978 to 31.3.1988 Rs. 1250/-
    1.4.1988 onwards Rs. 2000/-
12. Amount that becomes payable from DRF (Item - 11-9) .
13. Whether the sufficient fund is available under SRF allotment to Regional Office/Sub-Regional Office
14. Para under which the claim is to be settled
15. Remarks (Reason for non-releasing of DRF, if any)

Clerk S.S. Assistant Accounts Officer

Date :

CHAPTER - 7

SUBSCRIBER'S LEDGER ACCOUNT

MAINTENANCE OF LEDGER CARD FOR PROVIDENT FUND SUBSCRIBERS

7.1.1 Consequent to switching over from manual to computerised system of maintaining the accounts, there is no need to maintain a running ledger account for each subscriber. However, the ledger card is to be opened for each member immediately on receipt of Form 9(R)/5 and the ledger card Machine No. should be entered in Form 9 (Revised) and also in the employee's master kept in computer. On developing a requisite software, the ledger card should be generated by EDP simultaneously with the employee's master in respect of new members with reference to Form 5.

7.1.2 The ledger card should be used to record the authorisation made for grant of advances/withdrawals and also while making final payment of Provident Fund dues and benefit payable under Employees' Pension Scheme, 1995 and Employees' Deposit Linked Insurance Scheme, 1976. Wherever the annual accounts of the establishment has not been compiled till the year preceding to the current year, in which payment is to be authorised, the same may be worked out in the ledger card extracting the details from the interest calculation sheet. The Closing Balance of the member from the approved Form 24 should be extracted to the ledger card as Opening Balance under the signature of Assistant Accounts Officer.

7.1.3 The details of past accumulation dues, transfer received, option for payment of pension contributions on the salary exceeding the prescribed ceiling, receipt of matured insurance policy amount, misuse of withdrawals, etc., should be noted in the ledger card under the signature of Section Supervisor/Assistant Accounts Officer.

7.1.4 At the time of grant of advances/withdrawals and final settlements, the old ledger cards, if any, should be attached and linked.

CUSTODY AND ISSUE OF LEDGER CARDS :

7.1.5 Blank ledger cards should be kept in the Record Room. Issue should be made only on a requisition signed by the Assistant Accounts Officer. An account of the blank ledger cards so obtained should be maintained in a special Register in the Special Proforma (Ref. Chapter 14)(2) and the disposal of all such cards noted by the

clerk opening the ledger cards and signed by the Section Supervisor. The correctness of the entries in this Register should be test checked by the Assistant Accounts Officer once a month (on different days) to ensure that the balance of unopened ledger cards kept in hand is related to the actual need and the surplus, if any, is returned to the Record room at once. The Requisition Slip for supply of ledger cards (Ref. Chapter 14)(2) should be used.

7.1.6 The ledger card should be sent to Assistant Accounts Officer/Assistant Provident Fund Commissioner, as the case may be, alongwith the claim, worksheet, Forms 9 (Revised), 24, Withdrawal Register, etc. Utmost care should be taken to preserve the ledger card in good physical condition. The movement of ledger from section to Assistant Accounts Officer/Assistant Provident Fund Commissioner, as the case may be, and vice versa should be handled carefully. If necessary the seating arrangement for the Assistant Accounts Officer/Assistant Provident Fund Commissioner as the case may, can be rearranged in such a way that they are available nearer to the sections.

7.1.7 The ledger card should be of good quality in 18 Kg ledger paper. The ledger card would be 21 cm. x 30 cm. of size with a provision to keep them in a file folder. The format of Ledger Card is given in Chapter 14 (1).

7.1.8 Running machine serial number should be given to the card at the time of printing and the number should be continued as and when the cards are reprinted.

7.1.9 The existing ledger card may be used till the stock lost. The manually opened Ledger card/Ledger card generated through Computer is required to be preserved carefully by the Dealing Assistant in the Accounts Group and the movement should be closely monitored at the time of grant of advance/settlement. However, if for any extraneous reason, the ledger card could not be produced, responsibility should be fixed on the officials concerned and simultaneously with the approval of RPFC (F&A)/ RPFC incharge of Sub-Regional Office a ledger card may be opened in lieu of the lost one. Before doing so, a confirmation from the EDP to the effect that the account has not been settled and also the details of advances/withdrawals released after the issue of last annual statement of accounts should be obtained and the card thereafter be processed. The computerised number of ledger card as certified by EDP should be entered in the ledger card opened afresh

MAINTENANCE OF PENSION ACCOUNT OF MEMBERS UNDER THE PROVIDENT FUND EXEMPTED ESTABLISHMENTS

[FORM 24] EXEMPTED

7.1.10 The Form 21-B (Ledger card) hitherto adopted to post the Family Pension contribution is not required and therefore discontinued. In lieu of this, the following procedure should be adopted :

7.1.11 Consequent to computerisation, the Form 7 (EPS) received from the establishments after the close of each financial year should be fed to the Computer to generate a format (Form 24 - Exempted) furnishing the pension contributions and period of non-contributory service. The pension contribution due should be calculated by computer with reference to the wages of the member fed for all the 12 months. Wherever there is no wages shown against any month that month should be reckoned as Non-contributory service. The period of non-contributory service as furnished in the Form 7 (EPS) should also be fed. The annual statement of account (Form 24 - Exempted) will show the pension contribution and period of non-contributory service of a member for a year and in addition it will show the progressive period of non-contributory service falling under actual service as on 31st March of each year.

7.1.12 The pension contributions in the establishments annual statement of accounts (Form 24 - Exempted) should be verified with Form 8 (EPS) and reconciled with the DCB Register. Any excess/short in recovery/remittance should be conveyed to the establishment for necessary adjustment and compliance watched.

7.1.13 The authorisation of benefits under the Employees' Pension Scheme, 1995 should be worked through the prescribed worksheet and entered in Form 3 (EPS)/Form 2 (Revised) / Annual statement of accounts (Form 24 Exempted), under the initials of Dealing Assistant, Section Supervisor and Assistant Accounts Officer.

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MAINTENANCE OF ACCOUNTS OF PENSION MEMBERS AND INSURANCE FUND MEMBERS OF P.F. EXEMPTED ESTABLISHMENTS

7.1.14 The Pension account and EDLI Account of the members through the Provident Fund Exempted establishments should be maintained in a Section under the charge of Assistant Provident Fund Commissioner (Pension). This Section shall be responsible for proper maintenance of all the monthly returns due and their follow up action and also to dispose of the benefits due under the Pension and Insurance Schemes.

CHAPTER - 8

PROCEDURE FOR RECEIPT AND DISPOSAL OF CLAIMS INWARD - RECEIPT SECTION

8.1.1 Under Computerised Payment Accounting System (CPAS), Receipt Section will segregate the applications relating to advances/withdrawals, final settlement, benefits and transfer [Form 13(R), 14,19,20, 31, 10-C, 10-D and 5 (IF)] Accounts Section wise and allot Unique Machine Number and stamp it on each application received in a day. This running serial No. will be allotted irrespective of the sections. The No. will start with one from the month of April every year. The first two digits indicate the year and rest five digits for serial No. starting with 1 onwards. Thus, the first claim received in April, 97 will be allotted 9700001 as Machine Number. Receipt Section will replace the existing manual system register to record the receipt of claims by maintaining register in which they will make a single entry recording the number of cases received in a day. For example, if 200 cases are received on 24.6.97 and the Machine Serial Number upto 600 have already been given till 23.6.97, the entry made in the register will reflect the date of receipt as 24.6.97 and machine number allotted from 601 to 800. The specimen of the new register is given at Chapter 14 (2). After making such entries, the register along with original application will be forwarded to the EDP Centre.

8.1.2 Inward Clerk in the EDP Centre will receive original documents acknowledging the receipt in the register. The received documents will further be processed at the EDP Centre. It (EDP) will generate account Section list of documents in triplicate, in the format given at Chapter 14(2) and send them back to Receipt Section with the orignal documents.

8.1.3 Receipt Section will segregate the original documents Accounts Section wise and send them to the concerned Accocunts Section along with the two copies of the Accounts Sectionwise list received from EDP Centre. The Section Supervisor and in his absence the senior most assistant in Accounts Section will acknowledge receipt of the cases on one copy and return it to the Receipt Section. The second copy will be received by the Accounts Section. The acknowledged copy of the list will be maintained by the Receipt Section IN A FILE OR FOLDER. Third copy will be sent to the

Assistant Provident Fund Commissioner to monitor the claims for their disposal.

8.2 *ACCOUNTS SECTION*

8.2.1 On receipt of applications for settlement of accounts, advances, transfer, the Section Supervisor should initial on each application and distribute them among the concerned Dealing Assistants duly obtaining their initials with date in the Remarks Column of the Register for Receipt and disposal of claims. The Section Supervisor should keep the original copy of the register with him and watch for the prompt disposal of all the cases. The progress should be reviewed every week. The date of submission to Assistant Accounts Officer/Assistant Provident Fund Commissioner, date of scroll and Payment item No., date of rejection/return will also be indicated in the Remarks column by sub-dividing the Remarks column.

This will serve as a Register for Receipt and Disposal of claims. This will be kept monthwise in a separate folder. When all the claims received in a month are disposed, the Register for that month will be stitched and kept separately, duly certified by the Section Supervisor/Assistant Accounts Officer that no claims received for the month is pending. On 7th, 15th, 22nd and the last day of each month, the Accounts Section should send a list of claims rejected/returned in the format given at chapter 14(2) to EDP Centre. The above format should be maintained in the book form and prepared, in duplicate, in carbon process. The duplicate should be sent to EDP Section. The date of despatch should invariably be recorded in the remarks column of the report. On receipt of the list from the Accounts Section, the EDP will make necessary entries in the 'Receipt master' maintained by them.

8.2.2 The application on its acceptance and payment authorisation should be transferred to Cash Section. On preparation of cheque by Cash Section, the Payment scroll bearing the receipt registration No. and date will be sent to EDP for generating the Cash Book. The receipt master will be simultaneously linked to record the date of issue of cheque and return the same to Cash Section.

8.2.3 On despatch of cheque, the duplicate copy of the payment scroll furnishing the date of despatch should be sent to Accounts through EDP Section. The EDP shall complete the "receipt master" and Accounts Section shall complete the Withdrawal Register and Claim Inward Register.

8.2.4 The PRO Section will utilise the data in the receipt master to inform the claimants on the position of the receipt of claims and issue of cheque. The software should be updated to provide the date of authorisation with reference to triplicate payment scroll which can be sent by P.C. (AAO/PC) to EDP before its transmission to Accounts Section.

8.2.5 On 1st day of each calendar month the EDP shall generate sectionwise list of pending claims/applications for the purpose of monitoring and grievances hearing at the level of Assistant Provident Fund Commissioner/ Regional Provident Fund Commissioner and to furnish all statistical data relating to settlement of claims/sanction of advances/transfers.

8.3 ***ROLE OF OFFICIALS DEALING WITH CLAIMS***

8.3.1 Immediately on receipt of the claims the dealing assistant should make necessary entry in the 'Work Diary' and scrutinise the same in the prescribed manner.

8.3.2 The dealing assistant should ensure that the claims in a folder are complete and correct in all respects. If for any valid reasons, all the claims cannot be settled simultaneously, the claim applications which is/are found in order should be detached from the folder and taken up for settlement. The defective claim/ineligible claim should be submitted to Assistant Accounts Officer through Section Supervisor duly indicating the deficiencies, which prevent the simultaneous settlement.

8.3.3 Since the claim forms are arranged in a folder, it may be possible to get a claim for pension or Insurance Fund benefits for which the claimant may not be eligible. Such claims should be cancelled under the signature of Section Supervisor and returned to the claimant indicating the reason thereof. For the statistical purpose these claims may be treated as ineligible claims and shown separately. Claims should not be returned on flimsy grounds and it should be the endeavour to get the necessary information from the employer concerned through the area Enforcement Officer. Claims should not be returned at the Section Supervisor level. Before returning the claims, all discrepancies and wanting information should be checked and intimated correctly so as to avoid piecemeal objections. Only cyclostyled/printed proforma should be used for obtaining the information/rejection of defective claims/applications. A copy of the rejection letter should be endorsed to the claimant/employer, as the case may be. Wherever the information is sought from the employer, a watch should be kept on such pending claim applications till they are disposed of finally. The area Enforcement Officer should render necessary assistance in getting the defects in the applications rectified by the claimant/employer, by personal contact and in resubmitting the applications, duly corrected to the Regional Office/Sub-Regional office, immediately. The reference to the

Enforcement Officer about the incomplete/defective applications should be done at the level of the Assistant Accounts Officer only. In those cases where the applications are presented by the claimants in person, the Regional office/Sub-Regional offices may entertain the application after verification of the identity of the claimant, rectify the mistake, if any, that could be rectified on the sport, in the presence of the claimants.

8.3.4 The dealing assistant will scrutinise the claims and ensure that the claims are complete and correct in all respects. The benefits admissible under different schemes should then be worked out in the prescribed worksheet (refer Chapter 10) duly completing the authorisation position in the claim form. The Section Supervisor will check the correctness of the particulars and the certificates given therein (100%) before submission, together with Form 2 (Revised), Form 9 (Revised), ledger card, Form 24, withdrawal register and payment intimation card to the claimants to Assistant Accounts Officer. At the time of settlement, rechecking of all entries, from the beginning may not be necessary where annual accounts have been compiled after proper reconciliation duly observing the procedure prescribed. A clear rubber stamp should then be affixed in the ledger card in the following manner :

Account settled under para _____
[EPF/EPS/EDLI) Payment authorised for Rs. _____

(Rs. in words)_____

P.I. No._____

Clerk Section Supervisor Assistant Accounts Officer/
Assistant P.F.Commissioner

8.3.5 The approved worksheet and the connected documents should be preserved carefully in the Accounts Section till the conduct of audit by the Internal Audit and Statutory Audit or compilation of annual accounts, whichever is later. Thereafter the worksheet and connected documents should be stitched code numberwise and sent to Record Section for proper preservation.

8.3.6 The Assistant Accounts Officer/Assistant Provident Fund Commissioner before passing the claim for payment, will ensure that (i) the claim is processed for settlement correctly; (ii) the claimant is eligible to get the amount; (iii) the closing balance of the member as shown in the worksheet agrees with the Form 24 and ledger card; (iv) amount due for authorisation is correctly assessed and the amount authorised is properly entered in the authorisation portion of the claim form in words in figures. Any correction in the authorisation should be properly attested the Assistant Accounts Officer/Assistant Provident Fund Officer. In the event of the claim requires to be rejected proper cancellation of authorisation should be made with dated initial of the Assistant Accounts Officer in the Form 9(Revised)/Form 2(Revised)/Form 24, Withdrawal Register and Ledger Card.

8.3.7 The Assistant Accounts Officer/Assistant Provident Fund Commissioner after passing the claim for payment will initial the worksheet and ledger card/authorisation portion in the claim application and pass it on to the clerk attached to him.

After ensuring the correctness, Assistant Accounts Officer/Assistant Provident Fund Commissioner will sign the corresponding entry in the payment scroll, Form 9 (Revised) /Form 2 (Revised)/Form 24 Withdrawal register. The authorised claims will be retained by the Assistant Accounts Officer/Assistant Provident Fund Commissioner. The clerk attached to the Accounts Officer/Assistant Provident Fund Commissioner will arrange to return the ledger card, worksheet etc., to the section concerned duly indicating the Payment Item No. in the worksheet and ledger card. The Personal Clerk to Assistant Commissioner will also indicate the Payment item No., date of scroll, date of rejection in the copy of the claim inward sheets received from EDP. It shall be the responsibility of the Assistant Accounts Officer/Assitant Provident Fund Commissioner for the accuracy of the amount authorised and the amount as per the scroll.

NOTE:

The amount authorised for payment should be written both in words and figures in the claim form in such a way that no space is left for any subsequent additions or insertions in between the figures and words.

8.3.8. The authorised claims along with the original and duplicate copies of the payment scrolls should be sent to Cash Section through a locked box. Simultaneously, the payment intimation to the claimant and employer on a printed Inland letter, prepared by the dealing assistant in the Accounts Section and sent alongwith the claim to Accounts Officer/Assistant Provident Fund Commissioner, should be detached and sent to the Despatch Section. The receipt of acknowledgement appended to the original copy of the payment scroll should be watched.

ATTESTATION OF THE AMOUNT PASSED FOR PAYMENT

8.3.9 The total amount due to the member should be struck in the abstract portion of the ledger card and this should be noted also in the special endorsement affixed with a rubber stamp on the body of the ledger card indicating the amount passed for payment (both in figures and words). The endorsement should be attested by the dealing clerk/Section Supervisor and Assistant Accounts Officer/Assistant Provident Fund Commissioner. The current ledger cards/folios as well as the previous year cards in respect of an individual should be embossed with the stamp payment authorised in ....., on both sides of the cards and attested by the Section Supervisor before submission to Assistant Accounts Officer/Assistant Provident Fund Commissioner for authorisation of final payment.

8.4 ***PAYMENT SCROLL***

8.4.1 The payment authority portion appended to the claim form should be signed by the Assistant Accounts Officer/Assistant Provident Fund Commissioner. On authorising the payment by Assistant Accounts Officer/Assistant Provident Fund Commissioner, the same should be sent to Cash Section through Payment scroll. The payment scroll should be got printed in book form as per proforma given in Chapter 14(2). Each sheet should be got printed in quadruplicate with running serial machine number. The original, duplicate and triplicate should be provided with perforation to admit of their being torn off neatly. The payment scroll should be under the custody of the Assistant Accounts Officer/Assistant Provident Fund Commissioner. The clerk attached to Assistant Accounts Officer/Assistant Provident Fund Commissioner should prepare the payment scroll under the

direct supervision of Assistant Accounts Officer/Assistant Provident Fund Commissioner. A separate volume, containing 50 sets of scrolls should be maintained in respect of each Accounts Section. On no account cases pertaining to two different Section should be included in the same vook of scrolls.

8.4.2. The payment scroll should be completed as and when the claims are authorised by Assistant Accounts Officer/Assistant Provident Fund Commissioner. Irrespective of number of cases, separate scroll should be prepared, daily for

Employees' Provident Fund - Payments by Money order Accounts No. 1.
Employees' Provident Fund - Payment by cheque - Account No.1.
Employees' Pension Fund - Payment by cheque Account No. 10.
Employees' Pension Fund - Payment by Money order Accounts No. 10.
Employees' Deposit Linked Insurance Fund - Payment by Money order Account No. 21.
Employees' Deposit Linked Insurance Fund - Payment by Cheque - Account No. 21.

8.4.3 Clear rubber stamp enfacement should be affixed in the space provided in the scroll to indicate the Account No. viz., 1, 10 or 21 and mode of payment viz. Money Order or Cheque. Payment scroll is to be prepared in quadruplicate.

8.4.4 The Serial No. should commence from No. 1 in each scroll. The Payment Item No. (in ascending order) in respect of each authorised claim included in the payment scroll should be allotted commending from No. 1 for each financial year by the clerk attached to Assistant Accounts Officer/Assistant Provident Fund Commissioner. Each Accounts Section should be allotted only one scroll book at a time for payments by Money Order/Cheque, under all the three Schemes.

8.4.5 The payment item Nos. should be given serially for all the payments made from 1st April to 25th March (to facilitate the release of cheque by cash Section in the same accounting year, no payment need be authorised between 25th and 31st March) irrespective of the fact that the payment is made by Money Order or by cheque and whether the payment is made from Account No. 1 or Account No. 10 or Account No. 21. However, the processing of claims should not be held up during the period between 25th to 31st March.

The claim should be processed by allowing interest for the current month also so as to enable the Assistant Accounts Officer/Assistant Provident Fund Commissioner to authorise and release the payment in April.

8.4.6 ***ILLUSTRATION - ALLOTMENT OF P.I. NOS.***

ACCOUNTS SECTION NO. 5

Date	No. of claims authorised	Scroll Machine No.	P.I. No.	Accounts	Mode of payment
1.4.97	4	18,051	1 to 4	E.P.F.	Money Order
1.4.97	3	18,052	5 to 7	E.P.F.	Cheque
1.4.97	4	18,053	8 to 11	E.P.S.	Money Order
1.4.97	3	18,054	12 to 14	E.P.S.	Cheque
1.4.97	1	18,055	15	E.D.L.I.	Cheque
2.4.97	10	18,056	16 to 23	E.P.F.	Cheque
2.4.97	2	18,057	26 & 27	E.P.S.	Cheque
3.4.97	3	18,058	28 to 30 & so on	E.P.F.	Money Order

8.4.7 The account No., remarks and amount authorised should be completed with reference to the particulars in the ledger cards, worksheet and claim applications, after its authorisation by Assistant Accounts Officer/Assistant Provident Fund Commissioner. Payment scroll should be written clearly without any overwriting, using a ball-point pen. The Payment Item No. allotted in the scroll should be reflected in the respective authorised claims, ledger card and worksheet. Each item of payment recorded in the payment scroll should be attested by Assistant Accounts Officer/Assistant Provident Fund Commissioner with dated initial.

8.4.8 The payment scroll should be totalled by the clerk attached to Assistant Accounts Officer/Assistant Provident Fund Commissioner and correctness should be checked preferably with the aid of mechanical device. The total amount authorised in the scroll and the number of claims enclosed should be written in words. The blank spaces, if any, should be scored by red ink. The original and duplicate copy of the scroll should accompany the authorised claims to the Cash Section; triplicate copy

should be sent to the concerned accounts section, quadruplicate copy should be retained in the book itself.

8.4.9 Immediately, after issue of Cheque/Money Order, the Cash Section should send the duplicate copy of the payment scroll to the Accounts Section through Assistant Accounts Officer/concerned, duly furnishing the cheque No. and date of payment in locked boxes, retaining the original copy with them. The payment scroll duplicate will serve as schedule of payment in Accounts Section.

8.4.10 The payment scroll (original and duplicate)alongwith the authorised claims should be sent to Cash Section daily before 12.00 Noon through the locked box specially provided to Assistant Accounts Officer/Assistant Provident Fund Commissioner and Officer-in-Charge of Cash.

8.4.11 On receipt of payment scroll and authorised claims, the Officer-in-Charge of Cash Section, after due verification, should arrange to deposit the acknowledgement (with printed machine number) in the locked box in which they are received from Assistant Accounts Officer/Assistant Provident Fund Commissioner concerned.

8.4.12 The particulars in column 6 to 8 in triplicate copy of Payment Scroll will be completed by Accounts Section with reference to the worksheet and the ledger card. The payment scroll original should be arranged serial numberwise and stitched sectionwise and preserved carefully in Cash Section, as Remittance Register. The duplicate and triplicate copies should be arranged in the serial order and stitched monthwise and preserved carefully in the Accounts Section. The triplicate copy of payment scroll should be used for furnishing the various statistical returns.

8.4.13 On receipt of original and duplicate copies of the scroll the Cash Section will process further to write cheque/Money Order and record the cheque No. and date of signing the cheque by Assistant Provident Fund Commissioner (Cash) on duplicate copy of the scroll and send it to the EDP Centre. The detailed procedure to be followed by the Cash Section relating to payment scroll, maintenance of Scroll Inward Register, etc., are explained in Part I of this Manual (Chapter on 'Functions of Cash Section).

8.5 *TIME SCHEDULE FOR SETTLEMENT OF CLAIMS*

8.5.1 Every effort should be made to ensure that the claims for final refund of Employees' Provident Fund dues and other benefits under Employees' Pension/ Employees' Deposit Linked Insurance Schemes are settled within 30 days of their receipt (including holidays).

8.5.2 Applications received in folder comprising Employees' Provident Fund/Pension Fund/ Insurance Fund claims should be paid out within 30 days of receipt. The 20 working days time should be reckoned as follows :

a) When the claim amount is to be remitted by Money Order, the time should be assessed from the date of receipt of the claim in complete form or date of receipt of the particulars required to complete the claim in the Regional/Sub-Regional Office to the date of despatch of Money Order.

b) Where the amount is to be remitted by cheque, the time would be from the date of receipt of the claim in complete form or date of receipt of the particulars required to complete the claim in the Regional/ Sub-Regional office to the date of dispatch of cheque.

REPORT ON NON-SETTLED CASES:

8.5.3 In all cases where a report is asked for by the Central Office on the complaints of a member about non-settlement of his claim a detailed report should be furnished to the Central Office. Each report should contain a complete history showing the nature and date of each step taken in the Regional Office/Sub-Regional office for speedy settlement of the claims. It should also be indicated what action has been taken against the person or persons responsible for the avoidable delay at any stage in the remittance of the money. Part payment should invariably be made when full dues has not been received from the employer.

8.5.4 The time taken for settlement, etc. should be extracted from the receipt master stored in the Computer.

8.5.5 The maximum number of days allowed for processing all types of claims different stages in the office should be as under :

	STAGE	***Maximum No. of working Days***
1	Receipt Section (including registration in the Computer and issue to Accounts Section)	2 days
2	Receipt & distribution in Accounts Section	1 day
3	Processing of claims by Dealing Assistant	3 days
4	Checking and approval of claim at the level of Section Supervisor	2 days
5	Checking and approval of claim at the level of Assistant Accounts Officer	3 days
6	Checking and approval of claims at the level of Assistant Provident Fund Commissioner (if need be)	1 day
7	Preparation of scroll	1 day
8	Receipt of scroll and distribution in Cash	1 day
9	Preparation of Money Order/cheque and checking	2 days
10	Preparation of Cash Book - EDP	1 day
11	Cheque signing & despatch	2 days
12	Forwarding of Schedule of payment to Accounts Section through EDP	1 day
	TOTAL	20 days

8.5.6 Consequent to amendment of Sub-para (6) of Para 72, the claims complete all respects submitted alongwith the requisite documents should be settled and ben amount paid to the beneficiaries within 30 days from the date of its receipt by Commissioner. If there is any deficiency in the claim, the same shall be recorded writing and communicated to the applicant within 30 days from the date of receipt such application. In case the Commissioner fails without sufficient cause to settl

claim complete in all respects within 30 days, the Commissioner shall be liable for the delay beyond the said period and penal interest at the rate of 12% per annum may be charged on the benefit amount and the same may be deducted from the salary of the Commissioner.

8.5.7 The underlined intention of the above provision is to ensure that the claimant is given the benefit or to convey the shortcomings/deficiencies within the prescribed number of days. The time limit given above is only the upper limit and it should be ensured that the shortfall/deficiencies in the application should be intimated during the third stage of processing of claims by the Dealing Assistant. Any delay in disposal of claims within 30 days will attract the action provided in the above Paragraph for which responsibility may be fixed at each level for follow up action.

8.5.8 Wherever Form 20 is processed, if the beneficiary is eligible for EDLI benefit, the same should be assessed and disbursed within the time frame prescribed in Sub-para (3) of Paragraph 24 of EDLI Scheme. Action should be taken to ensure simultaneous settlement of EPF & EDLI benefits wherever admissible.

8.5.9 Wherever the dealing official/section receives claims in bulk, the RPFC (F&A)/RPFC incharge of Sub-Regional Office/APFC (Accounts) will immediately make necessary arrangements to distribute the claims among the Clerks in the Section and among other sections in the Accounts Branch, so as to adhere to the prescribed time schedule.

8.5.10 The Assistant Accounts Officer is empowered to authorise the payment upto Rs. 20,000/- . Wherever the payments are due for authorisation exceeds the prescribed monetary limit to Assistant Accounts officer and if such claims are received on the high side and consequently if the prescribed time schedule could not be adhered to, the RPFC incharge of the Region in consultation with RPFC (F&A) may delegate the Assistant Accounts Officer to authorise from Rs. 20,000/- to Rs. 50,000/- and indicate the period of relaxation in the order that may be issued in this regard. The RPFC incharge of the Region should not enhance the monetary limit for authorisation as a matter of routine and the position to empower the Assistant Accounts Officer beyond the prescribed limit should be resorted to only in case of the dire need for a specific purpose and entrusted to the competent Assistant Accounts Officer. After permitting the Assistant Accounts Officer to authorise in excess of the prescribed ceiling, the RPFC incharge of Sub-Regional Office/RPFC (F&A) should

monitor closely and wherever it is not desirable to continue the enhanced limit of authorisation, the same should be reversed forthwith.

8.6 *NEED FOR EFFECTIVE MONITORING OF CLAIMS*

The procedure prescribed for receipt and disposal of claims, maintenance of related registers, method and manner of processing the claims, its authorisation and transfer to Cash Section through Payment Scroll, procedure for preparation of payment scroll etc., should be strictly and meticulously followed by all concerned at all stages. As any departure or omission in observing the prescribed procedure will result in erroneous/wrong/excess payment, etc., care should be taken to exercise proper control and supervision on the drill prescribed from the receipt of claims in Inward Section to its transfer to Record Section for preservation. The Assistant Provident Fund Commissioner incharge of accounts Section should review the procedure through physical verification at every stage in the movement of claims in the Inward Section, accounts section and at the level of Personal clerk dealing with the preparation of payment scroll. Only through an effective control and monitoring of claims, the Regional Office/Sub-Regional Offices can achieve the objective of serving the subscribers thereby the image of the Organisation can be improved. The Internal Audit and officials on office inspection should attach special attention to the above and highlight the shortcomings noticed for immediate remedial action by the Regional Provident Fund Commissioner concerned.

If any one indulges in dilatory tactics and delay the settlement of claim, it should be viewed very seriously and provision of Rule 3A (6) of CCS(Conduct) Rules should be invoked.

CHAPTER - 9

GRANT OF WITHDRAWALS/ADVANCES

9.1.1 TYPES OF WITHDRAWALS/ADVANCES

Paragraphs 62 to 67 and 68 of the Employees' Provident Funds Scheme, 1952 provide for drawal of amount by a member during his period of Provident Fund membership for certain specific purposes, as under :

1. Financing of member's Life Insurance Policy (Para 62 -67)

2. **WITHDRAWAL:**

   a) for Housing (Para 68-B & 68-BB)

   and

   b) within one year before the retirement (para 68 -NN)

3. **ADVANCES:**

   a) in special cases (closure/lockout) (Para 68 - H)
   b) for illness in certain cases (Para 68-J)
   c) for marriages or Post-matriculation education of children (Para 68 -K)

   d) In abnormal conditions (loss of property due to calamity of exceptional nature (para 68 - L)

   e) to members affected by cut in the supply of electricity (Para 68 - M)

   f) to members who are physically handicapped (Para 68 - N)

NOTE :

1. The withdrawals and advances that can be availed by a member are non-refundable, except the advance granted where a member is unemployed on account of lock-out or closure of an establishment/factory for more than 6 months, where advance is refundable. Except where the recovery is enforced with penal interest in respect of misuse of withdrawals made for housing purpose and maturity proceeds of L.I.P. no other refund of withdrawal or advance shall be accepted under any circumstances.

2. The withdrawals/advances can be granted to a member of the Provident Fund i.e. as long as he retains his membership under the provisions of Para 26-A of the Employees' Provident Funds Scheme, 1952, irrespective of the fact whether he is employed or not. However, advance under Para 68-M/68-NN of the Scheme is allowed only to an 'employee' whose wages was reduced on account of cut in the supply of electricity, or who is to retire, as the case may be

3. Withdrawal for housing (68- B & BB) and advance for marriage or post-matriculation (68-K) are subject to possessing a stipulated period of membership of the Fund. In computing the period of membership the following shall be included :-

(i) Total service (exclusive of period of breaks) with an employer/establishment before the application of Scheme to that establishment;

(ii) Period of membership under the Private Provident Fund of exempted establishment (Section 17(1) (a) (b) or Para 27/27 A);

(iii) Period of membership in the Fund (under Employees' Provident Fund) ; and

(iv) Period of current membership of the Fund

4. **WHEN HUSBAND AND WIFE BOTH MEMBERS OF THE FUND**

If husband and wife are both members of the Fund, they possess, for the purpose of the Scheme, separate families as defined in Paragraph 2 (g) of the Scheme. The Scheme of advances particularly contained in Paragraphs 68B, 68-J and 68-K does not specifically confine the benefits of the advances to any one of the spouses. Each of them will be entitled to have advances from his/her Fund Account subject to fulfilment of usual conditions laid down in the Scheme governing the type of advance applied for.

9.2 ***OBJECT, ELIGIBILITY, QUANTUM OF WITHDRAWAL/ ADVANCES AND CONDITIONS FOR PAYMENT***

9.2.1 **OBJECT :**

The underlying intention to permit a member to avail various withdrawals/advances provided under the Scheme is to genuinely make use of the amount for the purpose for which it is sanctioned. While sanctioning the withdrawals/advance, the Assistant Accounts Officer/ Assistant Provident Fund Commissioner, who are empowered to sanction the amount, should keep in mind the spirit of the various provisions of withdrawals/advances under the Scheme and take all

precautions to prevent misuse of the provisions by the members. At the same time, the genuine user of the provisions of withdrawals/advances should be assisted suitably in complying with the conditions etc. so as to ensure prompt sanction.

9.2.2 In view of the above care should be taken to screen all the applications and in particular to those seeking withdrawal for housing purposes. In order to regulate the same, the Regional Provident Fund Commissioner incharge of the region, Regional Provident Fund Commissioner (F & A) and Regional Provident Fund Commissioner incharge of Sub-Regional Office should monitor this closely through a monthly review on the No. of applications received, returned, rejected and sanctioned and the quantum of payment so as to take necessary preventive measures wherever the misuse is felt or noticed. The co-operation of the employer should be sought in arresting the tendency if any, on the part of the members in misusing the provisions. The depletion of the Provident Fund balances on account of misuse will also affect the 'Assurance Benefit' under the Employees' Deposit Linked Insurance Scheme.

9.2.3. A pragmatic and humane approach is therefore, necessary for processing the applications seeking withdrawals/advances. At times, a too-technical scrutiny without recourse to realistic approach may deprive a member in availing his entitled withdrawal/advance and in such cases the Regional provident Fund Commissioner or Regional Provident Fund Commissioner (F&A) should examine such cases to enforce the spirit of the rules and conditions stipulated in this Manual rather than depriving the member in availing withdrawals/advance from his Provident Fund accumulations to meet the genuine purpose.

9.2.4 Keeping the above in view, the requirements and conditions attached to each type of withdrawal/advance as under should be enforced.

9.2.5 FINANCING OF MEMBER'S LIFE INSURANCE POLICY :

The Scheme enable a member to pay the premium due on his Life Insurance policy through his Provident Fund Account. This provision was introduced where the Employees' Provident Funds Scheme, 1952 alone was framed under the Act and where there was no other Scheme under the Act to insure the lives of employees. Consequent to introduction of Employees' Deposit Linked Insurance Scheme in the year 1976, all members of the Employees' Provident Fund are provided an insurance cover, of course, linked to their Provident Fund balance. Further, the Employees' Pension Scheme, 1995 provides a lump-sum benefit in the form of 'Return of Capital' payable on death of a pensioner to his nominee, in addition to monthly family pension. Thus a member is given due social security cover on his death. Further, a substantial portion of employer's share

of Provident Fund is diverted to Pension Fund, leaving the member to avail the withdrawal for housing, etc., restricting to his own share of provident fund balance. Under the present circumstances, a member need not entirely fall back on Provident Fund amount to finance his insurance policy, as it will deprive him to avail other benefits in full. In view of this, the members should be enlightened of this position through Employees Union, Workers Education programmes and through circulars on Notice Board in the factory/establishment and also through their employers to decide drawal of Provident Fund money for this purpose.

9.2.6 Keeping the above in view, the applications should be regulated, wherever they are received in bulk or in abnormal conditions.

9.3. ADVANCE FOR FINANCING LIFE INSURANCE POLICY

9.3.1 Under Paragraph 62 of the Scheme, a member may avail the advance for the payment of premium due on existing or fresh Life Insurance Policy.

i) The policy should be on member's own life.

ii) Under the terms of the policy the premium should be payable yearly;

iii) The policy must be legally assignable by the member to the Central Board of Trustees, Employees Provident Fund;

iv) There must be no prior assignment of policy and it must be free from all encumbrance;

v) In case of existing policy there should be sufficient amount in member s own share of contribution with interest thereon in his Provident Fund account to pay the premium;

vi) In case of fresh policy there should be sufficient amount of member's own share of contribution with interest thereon to pay the premium for two years;

vii) If the education/marriage endowment policy is due for payment in whole or in part before the member attaining the age of 55 years, such policy should not be financed from the Provident Fund account of the member;

viii) The member should give the undertaking to cover the following requirements of the Scheme :-

a) The policy should be assigned to the Central Board of Trustees, Employees' Provident Fund within 6 months from the first payment of premium from the Provident Fund account of the member and it should be delivered to the Regional Provident Fund Commissioner, with due assignment;

b) Notice of the above assignment in favour of Central Board of Trustees, Employees' Provident Fund should be sent to Life Insurance Corporation and acknowledgement of such notice by the Life Insurance Corporation should be sent to the Regional Provident Fund Commissioner within three months of the assignment.

c) The terms of policy should not be altered and that the policy should not be exchanged for another policy without the prior permission of the Regional Provident Fund Commissioner.

9.3.2 The member should apply in Form 14 (Sec. Chapter (4) and send it alongwith the proposal letter of the Life Insurance Corporation.

9.3.3 If any one of the above eligibility conditions is not fulfilled, the application may be returned to the employer for rectification/clarification, under the signature of Assistant Accounts Officer.

9.3.4 If all the above eligibility conditions are fulfilled payment will be made by a cheque in favour of the Life Insurance Corporation by the Regional/Sub-Regional Office to the local Life Insurance Corporation office authorised for this purpose. The amount of premia on policies due in particular month will be consolidated and only one cheque will be issued for the total amount payable to the local Life Insurance Corporation Office supported with the details of policy and premium paid.

9.3.5 The amount of insurance premium payable to the Insurance Company should be the actual amount of premium duly rounded off to the next higher rupee. It is this rounded off amount that would be debited to the members' account and it would be left to the Life Insurance Corporation to credit the amount of excess premium paid in the policy account of the insured. The Insurance Section will prepare the Payment Scroll in triplicate and simultaneously make entries in Initial Payment Register. On the authorisation of Payment Scroll, original and duplicate copy of the Scroll will be sent to Cash Section for issue of cheque. After the despatch of cheque to Life Insurance Corporation, the Cash Section will forward the duplicate copy of the scroll to the Accounts Section through the Insurance Section. The Insurance Section and the Accounts Section will ensure the correctness of the amount paid and record the date of payment in the Withdrawal Register. The Insurance Section will keep a close watch for the receipt of the policy and premium receipts and assignments of Policy in favour of Central Board of Trustees, Employees' Provident Fund.

9.3.6 Under para 64(1) and (2) of the Scheme, the policies financed from the fund are required to be assigned to the Central Board of Trustees, Employees' Provident Fund and delivered to the Regional/Sub-Regional Office within six months of the first withdrawal by endorsing the text of assignment in the Form No. 15 (Sec. Chapter 14) on the body of the policy itself and forward to

the Regional office, duly registered in the books of the Insurance Corporation, failing which action to recover the amount paid will be initiated as per the provisions of Para 64 of the Scheme. Notice of such assignment has to be given by the member to the Insurance Company and their acknowledgement handed over to the employer for transmission to the Regional Commissioner within the three months of the date of assignment.

9.3.7 When a policy is received in the Regional/Sub-Regional Office, it should be examined that it is assigned to the Central Board of Trustees, Employees' Provident Fund and that the assignment is in proper form. Assignment executed on a piece of paper and pasted on the policy in the blank space provided for the purpose is not illegal, if it is complete in other respects. In the case of policies in which the wife has been made the beneficiary (contingent or absolute) by a separate assignment as distinct from a clause in the body of the Policy, the assignment in favour of the Board should be made jointly by the member and his wife.

9.3.8 The policy should also be checked up to see that - i) the 'No prior assignment' certificate on the assignment from [Form 15] is intact, (ii) the policy is free from encumbrances (iii) the date and place of assignment are filled in (iv) the acknowledgement of the notice of assignment of the policy to the Board given by the member to the Life Insurance Corporation has been received in time and (v) assignment is duly registered by the Corporation. If the acknowledgement of the notice has not been received, its receipt should be watched.

9.3.9 After scrutiny, the member, date and amount of the policy together with other particulars will be entered in the Stock Register of assigned insurance policies (See chapter 14(2) and submitted to the Regional Commissioner for his initials in the relevant column of the register. Simultaneously entry should also be made in the monthwise automatic payment register, which will be consulted well in advance of the due date of payment. The policy will be kept in the safe custody of the Regional Commissioner. When a policy is required to be released or transferred, a note should be made in the Register.

9.3.10 The Stock Registers should periodically be verified with physical verification of policies to avoid any loss or misplacement. When a member who has assigned his insurance policy to a Regional Commissioner leaves the service of the establishment in that region and joins another unexempted establishment in another region, only his policy need be transferred to the transferee region along with the transfer certificate, under intimation to the Life Insurance Corporation office concerned. His Form 14 and the Life Insurance Corporation's letter of acceptance need not accompany the transfer documents. When a change of charge of Regional Commissioner takes place, a certificate of handing over and taking over the policies has to be signed by the relieved and the reliving officers and kept on record.

9.3.11 The Stock Register of assigned insurance policies and (ii) the automatic premia payment register should be maintained in the formats prescribed in Chapter - 14(2).

9.3.12 Under Para 64 (4) of the Scheme, the Regional Commissioner may enforce recovery of the amount withdrawn with interest thereon, if a policy is not properly assigned or delivered within six months of the first payment of the advance or is found charged, encumberedor lapsed. The amount so recovered should be credited to the members' accounts.

9.3.13 ***REASSIGNMENT OF INSURANCE POLICES UNDER PARA 66(1) OF THE SCHEME:***

Reassignment of Life Insurance policies has to be done under the following circumstances :

(i) As and when Provident Fund account of an insurant member is finally settled; or

(ii) When an insurant member is transferred to exempted establishment from unexempted establishment;

(iii) When an insurrant pays off the advances with interest thereon at the rate provided in para 60 of the Scheme.

9.3.14 If the policy matures during assignment the Commissioner should realise the amount and credit it to the member's account in the Fund as provided for in Para 67 of the Scheme. If the amount realised is in excess of the amount of advances with interest thereon, the difference should be made over the member. If a member dies during the assignment of a policy, it should be reassigned to his beneficiary, nominee or such persons as may be legally entitled to it in accordance with Para 66(2) of the Scheme.

9.3.15 ***PROCEDURE FOR ASSIGNMENT OF POLICY :***

After settlement of Insurant member's account in Employees' Provident Fund, the policy will be withdrawn from the custody of Regional Provident Fund Commissioner by making an entry in the reassignment register. Reassignment rubber stamp has to be affixed cancelling the previous assignment with due authentication of the Regional Commissioner. The policies recommended for reassignment are to be forwarded to Life Insurance Corporation of India for carrying out the reassignment in their records with due intimation to the member concerned. The reassignment of policies in the case of final settlement of Provident Fund accounts are to be done immediately to avoid complication like lapsing of policies due to non-payment of Life Insurance Premia by the member. The situation will become grave in case the member dies at a time when the policy is in a lapsed

condition. Soon after the reassignment is made a remark should be incorporated in the Automatic Payment Register duly circling the entries under the initials of the Section Supervisor and Assistant Accounts Officer.

9.3.16 In case the Life Insurance Policy premium could not be released due to insufficient amount, it will be intimated to the member regarding the fact of the insufficiency of Provident Fund amount resulting in non-payment of Life Insurance Premium by the Office and asking him to remit the Life Insurance Premia due directly to Life Insurance Corporation under intimation to the Regional Office. At the close of each month, the Automatic Payment Register will be examined to ascertain the No. of cases (i) Matured; (ii) Final Payment made where polices are still with office; (iii) Lapsed (iv) Paid up; (v) Insufficient amount; (vi) Transferred to other establishment. The physical verification of policies are made with this register for follow up action.

9.3.17 Request, if any, from the Insurant member to stop releasing the Life Insurance Policy premium from the Provident Fund amount, will not be entertained unless the entire amount of advance released towards Life Insurance policy together with interest thereon is refunded by him. The member has no option except to continue as an insurant.

9.3.18 While effecting settlement of Provident Fund account of an insurant member in which case the Life Insurance Policy premium is due within 2 months succeeding the date of payment the Accounts Branch may withhold one premium and release it to Life Insurance Corporation whereby the policy can be kept alive at the time of its reassignment. The Regional office should take prompt action with regard to reassignment of policies and ensure that no policy is retained in the office after the member's Provident Fund Account is settled/transferred. It should be ensured that polices due for reassignment are returned well before the due date for payment of the next premium.

FINANCING OF INSURANCE POLICY OF MEMBERS - THROUGH COMPUTER

9.3.19 The procedure outlined in the above paragraphs referred to release of premium towards Insurance Policy to the members may be followed wherever the manual operation is enforced. In the Regional office/Sub-Regional Offices wherein the EDP is functioning, a modified procedure is required to be adopted which is as under :

9.3.20 The application in Form 14 received from the members for financing of insurance policies should be received in the Tappal Section and diarised through Computer as applicable in the case of other applications in Form 19, 20, etc. The application should also be dealt in the Accounts Section as applicable to other claims. The Form 14 shall be processed as explained in the preceding paragraphs. The authority for payment as furnished in the application in Form 14 should be completed under the signature of Dealing hand/Section Supervisor/Assistant Accounts Officer and forwarded to the

Centralised Insurance Section. Before doing so, it should be ensured that the amount of premium is entered in the ledger account of the member also in the Withdrawal Register under the initials of Assistant Accounts Officer.

9.3.21 The Centralised Insurance Section, on receipt of this authorised Form 14 will enter into a register to watch for its disposal, payment of first premium, watching the receipt of policy etc The payment scroll covering the authorised Form 14, branchwise should be prepared and forwarded to Cash Section alongwith the relevant forwarding letters. The Cash Section will issue the cheques to the concerned branch of the Life Insurance Corporation or earmarked LIC Office, as the case may be, by following prescribed procedure for CPAS. The payment scroll in original is retained in the Cash Section and duplicate copy returned to the Centralised Insurance Section and triplicate copy to the concerned Accounts Branch for making necessary entry in the ledger card, withdrawal register, etc. by adopting procedure prescribed for CPAS. Necessary entry will also be made to the Employee's Master concerned by the EDP at the time of generating day-wise statement of payment

PROCEDURE FOR PAYMENT OF AUTOMATIC PREMIA ON ANNUAL BASIS

9.3.22 After issue of first premium to the Life Insurance Corporation, the Insurance Section should watch for the receipt of Insurance policy with proper assignment in favour of Central Board of Trustees, Employees' Provident Fund. On close of each month, a statement should be prepared covering the policies that are received during the month (Annexure A) should be sent to EDP for storing in the Insurance Premia Payment System (IPPS), a software developed for release of automatic insurance premia to the Life Insurance Corporation. It should also be ensured that the particulars of all the existing policies are also transmitted to EDP in the format (Annexure A). The computer will generate a monthly payment scroll, in duplicate, containing the premium due for the particular month and forward it to concerned Accounts Branch in the format prescribed in Annexure C of the Insurance Premia Payment System, for verifying the availability of the amount in the Provident Fund Account of the member concerned and making necessary entries in the ledger card and Withdrawal Register. On receipt of debit confirmation from Accounts Branch, the Centralised Insurance Section will transmit the consolidated payment scroll to the Cash Branch for releasing premium to the Centralised branch of the Life Insurance Corporation. After issue of cheque, debit entries will be made in the employee's master under the Computerised Payment Accounting System (CPAS).

CLAIMING OF MATURITY PROCEEDS :

9.3.23 With a view to safeguard the interest of the insurant members, watching of date of maturity proceeds and realisation of the same have to be done in time. If the matured proceeds are not claimed in time the amount will

not earn any interest in Life Insurance Corporation but on the other hand the member will be deprived of the interest payable under Employees' Provident Fund and hence prompt action should be taken to realise the matured amounts and crediting the same in the respective accounts of the insurant members. Action to claim the maturity proceeds should be initiated 3 months before the date of maturity. The maturity watching Register (See Chapter 14(2) should be maintained properly, duly extracting the details from automatic payment register. Discharge certificate will be called for from the Life Insurance Corporation wherever not received already. The discharge certificate so obtained from the Life Insurance Corporation has to be returned to Life Insurance Corporation duly signed alongwith respective Life Insurance policy after making entry in the register of Life Insurance Policy with date. The cheque towards maturity proceeds received from the Life Insurance Corporation should be received by the Cash Section and it will be sent to Bank on the same day of receipt for credit to Employees' Provident Fund Account No. 1. The Cash Section will intimate the receipt of cheque from Life Insurance Corporation to the Insurance Section duly furnishing the Cash Book (Cash) item number. The letter received from the Life Insurance Corporation, if any, (alongwith the cheque) will also be transferred to the Insurance Section. On receipt of intimation from the Cash Section, the Automatic Payment Register and Maturity Register should be completed with the details of maturity proceeds received from the Life Insurance Corporation. Simultaneously, an intimation should be sent to the concerned Accounts Section so as to enable them to make necessary entries in the D.C.B. Register and to afford credit to the ledger account of the concerned member. The realisation of the cheque will be reflected in the monthly schedule of receipt in respect of Employees' Provident Fund Account No. 1. This will be verified to record the credit item in the D.C.B. Register. The credit given in the insurant member's ledger card (in words and figures) should be attested by the Clerk, Section Supervisor and Accounts Officer.

9.3.24 **Revival of Lapsed Policies**

Revival of Life Insurance policies are normally entertained by Life Insurance Corporation only in cases where period of default in payment of premia is less than 5 years. Action can be initiated to review the lapsed policies by addressing Life Insurance Corporation to send revival quotation and on the basis of such quotation the amount may be debited in the Ledger Card and paid to the Life Insurance Corporation. Late fee can also be rounded off to the next higher rupee for debiting the member's account.

9.4 ***WITHDRAWAL FOR HOUSING:***

9.4.1 A member may avail a withdrawal from his Provident Fund Account for the purpose of 'Housing' as under :

a) For purchasing a dwelling site for construction of house thereon;

b) For the construction of a dwelling house;

c) For completing /continuing the construction of the house already commenced;

d) For purchasing a dwelling house/Flat;

e) For purchasing a flat from an individual builder or from a promoter;

f) Additional and further withdrawal for additions, substantial alterations or improvement to a house/repair to the house;

g) For repayment of loans availed for the purposes at (a) to (e) above, from an 'Agency'.

NOTE :

The purchase/construction at Sl. No. (a) to (e) above may be done through an Agency. The agency means Central Government, State Government, Co-operative Societies, Institutions, Trust, a Local Body or the Housing Finance Corporation, Housing Board, Municipal Corporation and a body similar to Delhi Development Authority.

9.4.2 ***FOR PURCHASE OF A DWELLING SITE FOR CONSTRUCTION OF HOUSE THEREON***

A member of the Provident Fund is eligible to avail the withdrawal for Housing viz., for purchasing a dwelling site on fulfilling the following eligibility criteria :

1) The member should have completed 5 years membership of the Fund on the date of authorisation of withdrawal;

2) The member's own share of contributions with interest thereon in the amount standing to his credit in the Fund should be Rs. 1000/- or more on the date of authorisation of the withdrawal. For this purpose, wherever the amount is not sufficient the contributions realised till the date of authorisation should also be taken into account;

3) Site to be purchased should be free from encumbrances;

4) The site proposed to be purchased should be for the purpose of construction of a dwelling house thereon;

5) The site may be purchased either from an 'agency' or from individual;

6) If the site is mortgaged to an 'agency' solely for having obtained the funds for the purchase of site it should not be deemed as an encumbered property;

7) If the site proposed to be purchased on a perpetual lease or a lease for a period of not less than 30 years it should not be deemed as encumbered property;

8) If the site is held in the name of 'agency' it should not be construed as encumbered property;

9) Purchase of a site for having a share in a joint property should not be permitted.

DOCUMENTS THAT ARE REQUIRED TO BE OBTAINED ALONG WITH THE APPLICATION:

9.4.3 1. Original Title deed of the property in favour of the present vendor (seller of the property) together with a photo copy attested by the employer;

2. If the purchase of site is through a Power of Attorney agent, copy of the Registered Power of Attorney;

Wherever there is prohibition of sale of property, through Power of Attorney, the advance shall not be granted.

3. Sale agreement deed of the present vendor/Power of Attorney Agent with the member on Stamp paper;

4. Non-encumberance Certificate for a period of 13 years upto the date of sale agreement;

5. Approved lay out of the site plan or in the absence of approved lay-out, a certificate from the authority which approves the building plan to the effect that the site is fit for construction of a dwelling house;

6. In case the site is held as hereditary property and in the absence of a title deed, the extract from Corporation, Municipal, Town Panchayat, Revenue authority, etc., of the Property Register giving description of the property, name of the owner, assessment of tax, tax receipt, etc., or any similar document clearly establishing the title of the land;

7 In case the purchase of site from an 'agency' the member should submit a photocopy of the allotment order duly attested by a Gazetted Officer/responsible person.

9.4.4 ***QUANTUM OF WITHDRAWAL :***

The quantum of withdrawal shall not exceed the member's basic wages and D.A. for 24 months or the member's own share of contributions together with employer share of contribution with interest thereon (reckoned upto the current month) or the actual cost towards acquisition of the dwelling site, which includes the cost of stamp paper and registration charges, whichever is least.

9.5. ***FOR THE CONSTRUCTION OF A DWELLING HOUSE :***

9.5.1 **Eligibility :**

i) The member should have completed 5 years membership of the Fund on the date of authorisation of withdrawal;

ii) The member's own share of contribution with interest thereon in the amount standing to his credit in the Fund should be Rs. 1000/- or more on the date of authorisation of withdrawal;

iii) The dwelling site of the proposed construction of house or house under construction is free from encumbrance. However, if it is mortgaged to an 'agency' solely for having obtained funds for construction of a house, it should not be deemed as encumbered property;

iv) The site of proposed construction of house held on a perpetual lease or lease for a period of not less than 30 years should not be deemed as encumbered property;

v) If the site of the proposed construction of house is held in the name of 'agency', it should not be construed as encumbered property;

vi) Construction of a house on a site jointly owned with other except on a site owned jointly with the spouse, should not be permitted;

vii) Construction of a house on a site owned by the member or the spouse of the member or jointly by the member and the spouse is permissible.

9.5.2 **Documents to be obtained alongwith the application:**

In support of the application seeking withdrawal for the construction of a dwelling house, the following documents should be obtained :

a) The original title deed of the site on which the construction is proposed;

b) In case the title is held as hereditary property and in the absence of a title deed, the extract from Corporation, Municipal, Town Panchayat, Revenue Authority, etc., of the Property Register, giving description of the property, name of the owner, assessment of tax, if any, tax receipt, etc., patta or any similar documents clearly establishing the title of the site;

c) If a member has availed or proposed to avail housing loan from any agency and the original document is lodged with them, a certificate for having deposited the original title deed of the

9.6.2 For this purpose, the amount of withdrawal should be restricted to the cost of continuing/completing the construction or 36 months of member's pay and Dearness Allowance or his own share of Provident Fund contribution with employer's share and interest thereon, whichever is least.

9.7 *FOR PURCHASING A DWELLING HOUSE/FLAT FROM AGENCY*

9.7.1 **Eligibility:**

(A) The member should have completed 5 years membership of the Fund on the date of authorisation of withdrawal;

(B) The member's own share of contributions with interest thereon and the amount standing to his credit in the Fund should be Rs. 1000/- or more on the date of authorisation of the withdrawal. For this purpose, wherever the amount is not sufficient the contributions realised till the date of authorisation should also be taken into account.

9.7.2. **Documents to be obtained alongwith the application :**

(1) The member should furnish the allotment letter or proposed allotment letter of the 'agency' indicating therein the cost of house or flat and whether it is on outright or on hire purchase basis.

(2) An undertaking from the agency in the event of non-allotment of the house/flat to the member or cancellation of allotment made to the member, agency should refund the withdrawal direct to the Regional Provident Fund Commissioner.

9.7.3 **Quantum of advance :**

(1) The withdrawal should not exceed 36 months pay and D.A. of member or his own share of contribution together with employer contribution with interest thereon or the cost of house/flat, whichever is least;

(2) The payment should be made direct to the agency;

(3) In the case of allotment is on hire purchase basis, the member may choose payment of entire amount sanctioned in one lumpsum to the agency or to remit the amount in instalment every year direct to the agency;

(4) Total amount payable should be assessed as on the date of authorisation of first instalment due. The remaining amount should be released in subsequent instalments.

9.7.4 *FOR PURCHASING A NEWLY CONSTRUCTED/OLD DWELLING HOUSE OR FLAT FORM AN INDIVIDUAL INCLUDING INDIVIDUAL BUILDER:*

Eligibility:

i) The member should have completed 5 years membership of the Fund on the date of authorisation of withdrawal;

ii) The member's own share of contributions with interest thereon and the amount standing to his credit in the Fund should be Rs. 1000/- or more on the date of authorisation of the withdrawal. For this purpose, wherever the amount is not sufficient the contributions realised till the date of authorisation should also be taken into account;

iii) House/Flat to be purchased should be free from encumbrance;

iv) If the House/Flat is mortgaged to an agency solely for having obtained the funds for the purchase of house/flat, it should not be deemed as an encumbered property;

Documents to be obtained alongwith the application :

9.7.5 The member should furnish the following documents :

1 The original title deed of the vendor (seller) alongwith the copy attested by the employer;

2 Non-encumbrance certificate for a period of 13 years preceding the date of application/sale agreement;

3 Registered sale agreement of the vendor with the member in the stamp paper;

4. Approval of the Town Planning authority/Municipal authority for the construction of house or flat with the approved plan;

5. In the case of old house or flat, the approved plan is not available, a sketch of the said house/flat may be accepted with the approval of Regional Provident Fund Commissioner;

6. A certificate from the vendor that the house/flat is fully completed and ready for occupation.

Quantum of withdrawal :

9.7.6 The member's basic wages and Dearness Allowance for 36 months and member's own share of contributions together with employer's contribution with interest thereon or the total cost of house/flat whichever is least.

9.8 *FOR PURCHASING HOUSE/FLAT ON OWNERSHIP BASIS FROM A PROMOTER AS PER EXPLANATION TO PARA 68B (d)*

9.8.1 Eligibility:

1. The member should have completed 5 years membership of the Fund on the date of authorisation of withdrawal;
2. The member's own share of contributions with interest thereon and the amount standing to his credit in the Fund should be Rs. 1000/- or more on the date of authorisation of the withdrawal. For this purpose, wherever the amount is not sufficient the contributions realised till the date of authorisation should also be taken into account;
3. The Promoter should be governed by the provisions of the Flat or Apartment Ownership Act or by other analogous or similar law of the Central or State Government, which may be in force in any State or any area;
4. The Promoter intends to construct or constructs dwelling house or a block of flats and the Provident Fund member is required to pay promoter in advance for financing the said construction of the house or flat;
5. House/Flat to be purchased should be free from encumbrances.

9.8.2 Documents to be obtained alongwith the application :

1. The original title deed of the owner of the site in which the house or flat proposed to be constructed, with whom the promoter entered into agreement and a registered copy of the said agreement;
2. Non-encumbrance certificate for a period of 13 years preceding the date of Registered agreement of the Promoter with the member.
3. Approved plan for construction of house or flat by competent authority;
4. Registered agreement of the promoter with the member under the Indian Registration Act, 1908 for sale of flat or house,

9.8.3 Amount of withdrawal :

i) The member's basic wages and Dearness Allowance for 36 months or member's own share of contribution together with employer's contribution with interest thereon or the total cost of house/flat, whichever is least;

ii) The amount should be released in instalment as may be requested by the member to the Promoter as per the registered agreement of the promoter with the member.

9.9 *ADDITIONAL WITHDRAWAL FOR ADDITIONS/SUBSTANTIAL ALTERATIONS OR IMPROVEMENTS NECESSARY TO THE DWELLING HOUSE OWNED BY THE MEMBER OR BY THE SPOUSE OR JOINTLY BY THE MEMBER AND THE SPOUSE*

9.9.1 **Eligibility :**

The withdrawal is admissible only after a period of 5 years from the date of completion of the dwelling house.

9.9.2 Documents to be required along with the application :

1. Original and attested copy of the title deed of the house;
2. Non-encumbrance certificate for 13 years;
3. Approval of appropriate authority for such alterations, additions, improvements etc.
4. Estimated cost of the work;
5. A certificate from the local authority specifying the date of completion of the house or any documentary evidence such as house tax receipt, electricity bill, etc., for ascertaining the date of completion of the house.

9.9.3 The withdrawal may be allowed irrespective of the fact that the house of the member was constructed after availing the withdrawal for the Provident Fund or not. If the member has not made any withdrawal earlier for construction of a house, the following eligibility conditions are to be fulfilled.

i) The member should have completed 5 years membership of the Fund on the date of authorisation of withdrawal;

ii) The member's own share of contributions with interest thereon and the amount standing to his credit in the Fund should be Rs. 1000/- or more on the date of authorisation of the withdrawal. For this purpose, wherever the amount is not sufficient the contributions realised till the date of authorisation should also be taken into account.

9.9.4 **Quantum of advance :**

1. The additional withdrawal should not exceed 12 months Basic Wages and D.A. or member's own share of contribution or the cost of proposed work whichever is least;
2. It should be granted in one instalment only.

9.10 ***FURTHER WITHDRAWAL FOR THE PURPOSE STATED IN THE PRECEDING PARAGRAPH INCLUDING REPAIRS ON THE DWELLING HOUSE OWNED BY THE MEMBER OR BY THE SPOUSE OR JOINTLY BY THE MEMBER AND SPOUSE:***

9.10.1 **Eligibility:** Withdrawal is admissible only after 10 years of the sanction of advance under para 68B(7).

9.10.2. **Documents to be required along with the application :**

1. Original and attested copy of the title deed of the house;
2. Non-encumbrance certificate for 13 years;
3. Approval of appropriate authority for such alterations, additions, etc;
4. Estimated cost of the work;

9.10.3 **Quantum of advance :**

1. The additional withdrawal should not exceed 12 months basic wages and D.A. or member's own share of contribution or the cost of proposed work, whichever is least;

2. It should be granted in one instalment only.

9.11 WITHDRAWAL FROM THE FUND FOR REPAYMENT OF LOANS IN SPECIAL CASES (PARA 68BB OF THE SCHEME

9.11.1 A member may apply in Form 31 for withdrawal from the fund for repayment wholly or partly of any outstanding principal and interest of a loan obtained by him from a State Government, Co-operative Society, Housing Board, Municipal Corporation or a body similar to the Delhi Development Authority solely for the purchasing of a dwelling house/flat, construction of dwelling house including the acquisition of a suitable site for the purpose.

9.11.2 The provision contained in Paragraph 68BB of the Scheme do not permit the grant of withdrawal for repayment of loan obtained by the spouse of the member.

9.11.3 The following institutions may be considered for the purpose of grant of withdrawal under Para 68 BB of the EPF Scheme :

i) M/s. Housing Development Finance Corporation;
ii) M/s. Housing Urban Development Corporation;
iii) Housing Finance Corporation of the nation referred to in the Nationalised Housing Bank Act as -

a) Canfin Home Limited
b) Gujarat Rural Housing Finance Corporation Limited
c) P.N.B. Housing Finance Limited

d) India Housing Finance and Development Corporation Limited

e) Housing Promotion and Finance Corporation Limited

f) Dewan Housing and Development Finance Corporation Limited, Mumbai.

g) GIC Garihavitta Limited

h) LIC Housing Finance Limited

i) Housing Development Finance Corporation Limited, Mumbai

j) And a Scheme formulated by any Nationalised banks/Scheduled banks for granting loans for housing purpose. Not including the financing on mortgage of house.

9.11.4 **Eligibility**

i) The member should have completed 10 years of membership of the Fund

ii) The member's own share of contribution with interest thereon in the amount standing to his credit in the fund is Rs. 1000/- or more;

iii) Paragraphs 68B and 68BB are independent paragraphs and as such even a member who had not availed an advance under Para 68B, can avail advance under Para 68BB.

9.11.5 **Documents to be submitted along with the application :**

i) The member should produce a certificate obtained from the respective lending agency indicating the particulars of the member and the amount of loan i.e. Name, Father's Name/ Husband's Name, purpose for which loan granted, details of housing property acquired out of the loan sanctioned, amount of loan (principal), due date of refund (indicating the instalment, if any), amount of loan/interest cleared and outstanding principal and interest on loan.

ii) Undertaking from the 'agency' that the amount would be credited to the member's account.

9.11.6 **QUANTUM OF WITHDRAWAL :**

The amount of withdrawal shall be :

i) The member's basic wages and dearness allowances for thirty six months; or

ii) his own share of contribution together with employer's share of contribution with interest thereon; or

iii) the amount of outstanding principal and interest of the loan, whichever is least.

9.12 ***REPORT OF THE MEMBER ON COMPLETION OF TRANSACTION :***

9.12.1 Where withdrawals is sanctioned for the construction of dwelling house, the construction should commence within six months of the withdrawal of first instalment and should be completed within twelve months of withdrawal of final instalment. Where it is sanctioned for the purchase of a dwelling house/flat or for the acquisition of a dwelling site, the purchase or acquisition as the case may be, should be completed within six months of withdrawal of the amount. Where the withdrawal for purchasing a dwelling house/falt on ownership basis from a promoter, six months shall be reckoned from the date of payment of last instalment. However, this provision is not applicable in the case of purchase of dwelling house/flat on hire purchase basis or in cases where a dwelling site is to be acquired or houses are to be constructed by a Co-operative Society on behalf of its members, with a view to their allotment to the members.

9.12.2 The authorisation of withdrawal should be noted in a separate register [(See Chapter 14 (2)] to watch for the completion of transaction to be reproduced in Annexure III (copy enclosed to this chapter) and it should be reviewed on due dates and wherever the non-compliance is noticed, action to recover the amount of withdrawal should be taken alongwith the penal interest. On realisation of the amount, the amount of withdrawal alone should be credited to the member's account and penal interest realised should be credited to the Interest Suspense Account.

9.13 ***REPAYMENT OF UNSPENT WITHDRAWAL :***

9.13.1 The withdrawal granted under Para 68-B of the Employees' Provident Funds Scheme exceeds the amount actually spent for the purpose for which it has sanctioned, the excess amount should be refunded by the member to the Fund in one lumpsum within 30 days of purchase or the completion of construction or necessary additions, alterations or improvement of the dwelling house, as the case may be.

9.13.2 It will not be possible for the sanctioning authority to verify the correctness of the member's statement relating the amount really spent on the construction or the unspent balance of the withdrawal and as such the particulars furnished by the member may be accepted.

9.13.3. In case purchase of a ready built house/flat or house site, information relating to the amount paid should be available in the title deed regarding utilisation of advance. Even if the member could not utilise the withdrawal for the purpose for which it was sanctioned, it should be refunded within 30 days in one lumpsum explaining the reason for non-utilisation of withdrawal. The amount so refunded should be credited to the employee's and employer's share respectively. Such refunds should not be construed as misuse of advance.

9.14 ***ENFORCEMENT OF RECOVERY OF ADVANCE WITH PENAL INTEREST THEREON***

9.14.1 The Assistant Provident Fund Commissioner may enforce recovery of advance alongwith penal interest under the following circumstances :

i) Where the advance granted under Para 68-B of the Scheme has been utilised for a purpose other than that for which it was granted; OR

ii) Where the member refused to accept the allotment or to acquire a dwelling site; OR

iii) Where the conditions of advances have not been fulfilled or that there is reasonable apprehension that they will not be fulfilled wholly or partly; OR

iv) Where the excess amount of advance is not refunded; OR

v) Where any amount remitted back to the member by any agency, is not refunded to the Fund.

9.14.2 Action to recover the advance along with penal interest should be initiated on due dates. The recovery order should be sent to the employer for deducting the amount of advance due for recovery and penal interest thereon. The order should indicate the number of instalments, if any, and the amount of monthly recovery. The penal interest should be charged at the rate of 2% per annum. When the advance and penal interest is recovered it should be accounted for as follows :

9.14.3 The amount so refunded including the penal interest shall be credited to the employee's share of contribution in the member's account in the Fund, to the extent of advance granted out of the said share, and the balance, if any, shall be credited to the member's own share contribution in his account. The amount of penal interest should be credited to the interest suspense account.

9.14.4 The enforcement of recovery should be effected only in the manner prescribed above and not otherwise or after leaving the service.

9.14.5 No further advance shall be granted in the case of misuse and where the recovery has been enforced, in such cases, member may be allowed and withdraw after a period of three years from the date of authorisation or after the recovery of the full amount with interest, whichever is later.

9.15 ***PAYMENT OF WITHDRAWALS UNDER SPECIAL CIRCUMSTANCES***

9.15.1 Whenever the application for withdrawal under Para 68-B received in time and the same is not sanctioned for want of certain documents, certificates, etc., and if the member had already paid the amount to the party, after preferring the application, the withdrawal may be sanctioned in such cases also.

9.15.2 ***HANDLING OF VALUABLE DOCUMENTS RELATING TO HOUSING :***

The original title deed and other similar documents (original) received alongwith the Form 31 should be handled carefully and registered at the time of its receipt in valuable document Register, in the Accounts Section and in the Despatch Section. The original documents particularly, the title deed should be scrutinised for the purpose of grant of withdrawal for housing and return immediately to the member concerned through the Insured Post with Acknowledgement Due along with an intimation to the employer concerned. The title deed should not be retained till the authorisation or the release of payment. Under no circumstances, the title deed should be kept in the Section and it should be lodged in the safe custody of Assistant Provident Fund Commissioner concerned.

9.15.3 A separate Valuable Document Register should be maintained at the Inward Section and also in the Despatch Section for this purpose. The movement of valuable documents should be only through proper acknowledgement obtained in the Register

9.15.4 ***CLARIFICATION*** :

Sanction of withdrawal for purchase of dwelling site for construction of dwelling house thereon and Construction of dwelling house on that site should be construed separate. In view of this, a member can be sanctioned a withdrawal to the extent of 24 months basic wages plus DA for purchase of site for construction of dwelling house thereon and in addition 36 months basic wages plus DA can be sanctioned for construction of dwelling house on that site. Allowing withdrawal for construction should not be construed as second withdrawal under para 68B.

(2) If a member applied for withdrawal only for construction of dwelling house, withdrawal to the extent of 36 months basic wages plus DA may be allowed.

(3) Grant of withdrawal for the purpose of purchase of site/dwelling house/flat in the name of the spouse is not permissible.

(4) If a member already owning a house applies for additions thereon for the first time withdrawal can be sanctioned only under para 68B(7) and not under para 68B sanctioned only under para 68B(1). However, if the existing house is demolished and fresh construction is proposed, or in the same plot another house is to be constructed, withdrawal under para 68B(1) can be considered.

(5) Withdrawal granted should be utilised by the member for the purpose for which it was sanctioned within the stipulated time limit. In the event of non-utilisation of the advance, the member shall refund such amount in one lumpsum within 30 days from the specified time limit and such refund shall not be construed as misual. The member may avail the withdrawal at a later date. But the member has no option to keep the unutilised portion of the withdrawal amount with him and to refund after the lapse of several months at his own volition and to claim the benefit under para 68B (1). Therefore, no lumpsum refund of advance sanctioned should be accepted after the stipulated time. Even if such refund is made suo-moto by the member, the amount should be refunded to the member.

(6) The para 68B (7A) was introduced in the year 1984 to regulate the subsequent advance for a limited period; Provisions has become obsolete and this para should not be operated upon.

(7) No second or subsequent withdrawal is permissible under para 68BB.

(8) If the member availed an advance from the establishment/employer for the purpose of purchase of site/house/flat or construction of a dwelling house, withdrawal for repayment of such advance is not permissible under para 68BB.

(9) In case of Co-operative Bank, which is falling under category 'Agency' referred to in Para-68B-1 (a) which provides housing loans to their staff, by obtaining the title deed of the property as collateral security, the copy of the title deed together with a certificate from the Bank that the original title deeds are in their possession would be sufficient for grant the withdrawal to the extent of total cost reduced by the advance sanctioned by the Bank.

9.16 GRANT OF PART FINAL WITHDRAWAL ON ATTAINMENT OF THE AGE OF 54 YEARS OR WITHIN 1 YEAR BEFORE ACTUAL RETIREMENT (PARA 68NN)

9.16.1 A member of the fund may be allowed a withdrawal of upto 90% of the amount standing to the credit at any time after attainment of the age of 54 years or within one year before his actual date of retirement on superannuation, whichever is later.

9.16.2 The member should submit an application in Form -31 duly certifying the date of retirement/age of retirement as per the rules of the establishment of the employer. Attainment of the age of 54 years can be verified with reference to the Form-2 (revised) Form-9 (Revised), as the case may be.

9.16.3 90% of the amount standing to the credit of the member should be ascertained with reference to the Opening Balance of the current year + contribution for the current year upto the month preceding the month in which the application is submitted.

9.17 ***GRANT OF ADVANCE IN THE CASE OF CLOSURE OR LOCKOUT/NON-RECEIPT OF WAGES ETC. (PARA 68H)***

9.17.1 A member may be allowed one or more non-refundable advance in case of closure, lock-out of the factory/establishment or non-receipt of wages for a continuous period of 2 months.

9.17.2 **Eligibility :**

The closure or lock out of the establishment/factory should be for more than 15 days for reasons other than strike. The employees are rendered unemployed without any compensation. It is immaterial as to whether the establishment has been closed legally or illegally with permission or without permission, so long as it is closed.

OR

The employee member has not received the wages for a continuous period of 2 months or more for reasons other than strike.

9.17.3 **Documents to be required along with the application:**

1 A certificate of the employer to the effect that the closure or lock-out for the period from _____ to _____ is for reasons other than strike and the employee are unemployed without any compensation should be produced;

2. In the case of non-receipt of wages, a certificate of the employer to the effect that the employees has not received the wages for a continuos period of 2 months (period to be specified) for reasons other than strike should be produced.

In the event of dispute between the employees and employer as to whether closure or lock-out is due to strike or not, a certificate from the Labour Commissioner should be produced;

9.17.4 **Quantum of amount :**

One or more non-recoverable advance from the Provident Fund Account of the member not exceeding member's own share of contribution with interest thereon may be granted, subject to

the condition the amount of advance does not exceed the loss of wages sustained by the member.

9.18 *GRANT OF FURTHER ADVANCE IN CASE OF CLOSURE OR LOCK-OUT OF ESTABLISHMENT/FACTORY (PARA 68H (2)*

9.18.1 If the establishment remains closed down or locked up for more than 6 months for reasons other than strike, the members, who have already been granted non-recoverable advance under Para 68-H(i) may apply for recoverable advance.

9.18.2 **Eligibility** :

i) The establishment/factory continues to remain closed down or locked-up for more than 6 months;

ii) The employees continue to be unemployed and no compensation is likely to be paid/ paid to them.

iii) The member's own share of contribution has been fully paid.

9.18.3 **Documents to be required along with the application :**

Certificate from the employer or from State Labour Department that the factory/establishment continues to remain closed down and locked up for more than 6 months (period to be specified) and the employees continues to be unemployed and no compensation is likely to be paid/paid to them.

9.18.4 **Quantum of amount :**

One or more recoverable advance from the Provident Fund Account of the member upto 100% of the employer's share of contribution may be paid.

9.18.5 **Conditions :**

1. Advances granted shall be interest free;
2. Advance granted should be recovered by deduction from his wages in such number of instalments, as may be determined by the Regional Provident Fund Commissioner or any authorised officer subordinate to him;
3. The recovery should commence from the first wages paid after the restart of the factory/establishment;
4. The employer should remit the amount deducted towards refund of advance along with the monthly contribution. On receipt it should be credited to the member's account under the column 'Refund of withdrawal'.

5. As the Provident Fund is intended to the retirement benefit, special care has to be taken to ensure that the members are not permitted to fritter away the P.F. accumulations. The provisions have, therefore, to be construed strictly;

6 When the lock-out is lifted and the member has resumed the work, no advance should be admissible. However, any application for advance was made during the period the establishment was closed down or locked-up and the member was unemployed without compensation, it is open to the Regional Provident Fund Commissioner to authorise the payment of advance after the reopening of the factory/lifting of lock-out;

7. If the factory/establishment remains closed for more than 5 years for reasons other than strike, on the request of the member, the recoverable advance may be converted as non-recoverable advance.

9.19 ***ADVANCE IN CASES WHERE THE MEMBER HAS CHALLENGED DISCHARGE/DISMISSAL OR RETRENCHMENT IN THE COURT OF LAW, AND THE CASE IS PENDING IN THE COURT OF LAW***

9.19.1 If a member has challenged his discharge or dismissal or retrenchment by the employer and the case is pending in the Court of Law, he may avail one or more recoverable advance.

9.19.2 The member should produce copy of the petition filed in the Court of Law. He should also certify that the case is pending in the Court of Law.

9.19.3 One or more non-recoverable advance may be granted not exceeding the 50% of the member's own share of contribution with interest thereon standing to his credit as on the date of authorisation. If however, the member has applied for final settlement of account in Form 19, the claim should be settled, if it is found to be in order.

9.20 ***ADVANCE FROM THE FUND FOR ILLNESS OF MEMBER AND HIS FAMILY (PARA 68 J).***

9.20.1 A member may be allowed non-refundable advance from his account in the fund in the cases of :

i) Hospitalisation lasting for one month or more for any illness;

or

ii) major surgical operation in a hospital;

or

iii) treatment of Tuberclosis, leprosy, paralysis, cancer, mental derangement or heart ailment.

5. As the Provident Fund is intended to the retirement benefit, special care has to be taken to ensure that the members are not permitted to fritter away the P.F. accumulations. The provisions have, therefore, to be construed strictly;

6 When the lock-out is lifted and the member has resumed the work, no advance should be admissible. However, any application for advance was made during the period the establishment was closed down or locked-up and the member was unemployed without compensation, it is open to the Regional Provident Fund Commissioner to authorise the payment of advance after the reopening of the factory/lifting of lock-out;

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i) Hospitalisation lasting for one month or more for any illness;

or

ii) major surgical operation in a hospital;

or

iii) treatment of Tuberclosis, leprosy, paralysis, cancer, mental derangement or heart ailment.

ELIGIBILITY

9.20 i) The employer should certify that the Employees' State Insurance Scheme facility and benefits thereunder are not actually available to the member or the member should produce a certificate from the Employees' State Insurance Corporation to the effect that he has ceased to be eligible for cash benefits under the Employees' State Insurance Scheme; and

ii) the member has been granted leave by the employer for the treatment of the said illness;

iii) If he is not covered under the E.S.I.Scheme, he may produce the certificate obtained from the doctor of Government Hospital/Private Hospital. If he is taking treatment for the illness referred to para 1 (iii) from the Registered Medical Practitioner, he may produce the medical Certificate issued by Registered Medical Practitioner. However, in case of heart ailment and mental derangement, the Medical Certificate from a specialist is necessary.

FOR ILLNESS OF FAMILY MEMBERS

9.20.3 A member may also be allowed non-refundable advance from his account in the Fund for the treatment of a member of his 'family' under the following circumstances:

9.20.4 The patient for whose treatment the advance is applied for should be a member of the 'family' as defined in Para 2(g) of the Scheme.

9.20.5 The member of the 'family' has been hospitalised or requires hospitalisation for one month or more for:

a) major surgical operation; or

b) treatment of Tuberclosis, Leprosy, Paralysis, cancer, mental derangement or heart ailment.

9.20.6 The Employees' State Insurance facility and benefits should not be available to the member's family.

9.20.7 The member should produce a Medical certificate obtained from the hospital in support of the hospitalisation of the 'family' member for one month or more, for the major surgical operation or for the treatment of illness stated above. A certificate from the employer that Employees' State Insurance facility and benefit are not available to him for the treatment of the patient.

9.20.8 The amount of advance should not exceed the member's basic wages and D.A. for six months or his own share of contribution with interest in the Fund, or the amount asked for, whichever is least.

9.20.9 In case the Assistant Accounts Officer is not satisfied with the medical certificate furnished by the member, he may demand from the member another medical certificate with the approval of the Regional Provident Fund Commissioner.

9.20.10 Top priority should be accorded to applications for advance on account of illness so that the advance is sanctioned and payment is made within a period of seven days from the date of receipt of application in complete form and supported by relevant documents. When an application is not complete, it should be returned within 2 days with clear indication of the shortcomings under the signature of Assistant Accounts Officer/Assistat Provident Fund Commissioner.

9.21 *ADVANCE FROM THE FUND FOR MARRIAGE OR POST MATRICULATION EDUCATION OF CHILDREN*

9.21.1 A member may be allowed non-refundable advance from his Provident Fund Account :

i) for his/her own marriage, his/her daughter's or son's marriage, the marriage of his/her sister/brother

or

ii) for the post matriculation education of his/her children

9.21.2 *CONDITIONS GOVERNING THE GRANT OF ADVANCE*

a) The member should have completed seven years membership (the period of membership should be computed as per the provision of Para 68-E of the Scheme);

b) The amount of his own share of contributions with interest thereon standing to his credit in the Fund is Rs. 1000/- or more;

c) Not more than three advances is admissible to a member under the paragraph 68K of the Scheme taking both the above purpose together.

9.21.3 The marriage invitation card or any other document such as Ration Card should not be called for from the member. The declaration of the member in the application duly attested by the employer or his authorised official may be accepted.

9.21.4 Before the grant of advance it should be ensured that the application thereof reach the office before the date of marriage. However, in cases where on account of compelling circumstances it was not possible for the member to submit the application in time, the Regional Provident Fund Commissioner/Officer-in-Charge of Sub-Regional office may accept the application at their discretion.

9.22 ***ADVANCE FOR POST MATRICULATION EDUCATION OF CHILDREN***

9.22.1 While the advance may be allowed for the member's own marriage or marriage of his daughter, son, sister or brother, the advance for the post matriculation education, should be allowed only for post matriculation of member's son or daughter.

9.22.2 A pass in 10th Standard should be considered equivalent to the pass in Matriculation. A certificate regarding the course of study to be undertaken and the anticipated expenditure for the period of study from the head of the Educational Institution whether in India or abroad, should be furnished by the member.

9.22.3 Normally advance for post matriculation education is to be granted only when the application is received before the date of admission in the institution. However, in cases, where on account of compelling circumstances, it was not possible for the member to submit the application in time, the Regional Provident Fund Commissioner/Officer-in-Charge of Sub-Regional office may accept the application at their discretion.

The advance is admissible irrespective of the fact the institution is a recognised one or otherwise.

9.22.4 ***PAYMENT OF ADVANCE FOR POST-MATRICULATION EDUCATION IN LUMPSUM OR IN INSTALMENT***

Regional Commissioner can permit the drawal of advance in one lumpsum if subscriber, so chooses. If subscriber wants in instalments with a view to preventing frittering away provident fund accumulations or its diversion for some other purpose, after it has been drawn by him, the Regional Commissioner may allow him to do so in yearly instalment not exceeding the total amount sanctioned.

9.22.5 ***AMOUNT OF ADVANCE :***

The amount of advance should not exceed fifty per cent of member's own share of contributions including interest thereon standing to the credit of the member on the date of authorisation of the advance.

9.23 ***GRANT OF ADVANCE WHERE THE PROPERTY OF THE MEMBER HAS BEEN DAMAGED BY A CALAMITY OF EXCEPTIONAL NATURE:***

9.23.1 A member whose property movable or immovable has been damaged by a calamity of exceptional nature, such as floods, earthquake, or riots may be allowed non-refundable advance to meet the unforeseen expenditure.

9.23.2 **Eligibility:**

i) The State Government has declared that the calamity has affected the general public in the area;

ii) The property (movable or immovable) of the member has been damaged as a result of the calamity;

iii) The application is made within a period of four months from the date of declaration referred to in item (i) above. The Notification/ Press Release issued by the State Government should be referred to before the sanction of advance.

9.23.3 **Documents to be produced** :

i) A copy of the Notification issued by the State Government, declaring that the calamity has affected the general public of the area.

ii) A certificate from the employer to the effect that the member's movable or immovable property has been damaged as a result of the calamity and the extent of loss.

Whereever large number of applications are received, the feasibility of obtaining the certificates from the Revenue Authorities may be resorted to check the abuse of provisions.

9.23.4 **Quantum of advance :**

The amount of advance shall be Rs. 5,000/- or 50% of member's own share of contribution including interest thereon standing to his credit on the date of such authorisation.

9.24 ***ADVANCE TO MEMBERS AFFECTED BY CUT IN THE SUPPLY OF ELECTRICITY :***

9.24.1 A member may be allowed a non-refundable advance from his Provident Fund account, in case of loss of wages to a member due to cut in the supply of electricity to a factory or establishment in which he is employed.

9.24.2 **Eligibility :**

i) The State Government should certify that the cut in electricity supply was enforced in the area in which the establishment is located;

ii) The total wages for any one month due to power cut should be three fourth or less than three-fourth of wages for a month;

iii) The employer should certify that the fall in wages was due to cut in the supply of electricity;

iv) Only one advance is admissible under this Paragraph i.e. 68-M.

9.24.3 'Wages' means, for the purpose of this paragraph, basic wage and dearness allowance excluding lay-off compensation, if any.

9.24.4 Documents to be verified

(1) Notification issued by State Government regarding the cut in supply of electricity specifying the area.

(2) Certificate from employer that the fall in the member's wages was due to power cut. The certificate given by the employer in the application form may be accepted.

9.24.5. **Quantum of advance :**

The amount of advance should be restricted to the amount of wages for a month or Rs. 300/- or the amount standing to the credit of the member in the fund as his own share of contribution with interest thereon, whichever is least.

9.25. **Grant of advance to members who are physically handicapped** :

9.25.1 A member of the Fund who is physically handicapped may be allowed a non-refundable advance from his account in the Fund, for purchasing an equipment required to minimise the hardship on account of handicap.

9.25.2. **Condition :**

The member should produce a Medical Certificate to the effect that he is physically handicapped and he requires ..... (name of the equipment to be specified) to minimise the hardship on account of handicap.

9.25.3 **Quantum of Advance** :

The amount of advance should not exceed the member's basic wages plus D.A. for six months or his own share of contributions with interest thereon or the cost of equipment, whichever is the least.

9.25.4 No second advance should be allowed within a period of three years from the date of authorisation of advances.

9.26 **PROCEDURE FOR PAYMENT OF WITHDRAWAL/ADVANCE**

FORMAT OF APPLICATIONS:

9.26.1 The members should submit their applications in Form No. 14 for withdrawal from the Fund for financing their Life Insurance Policy and in Form 31 for other withdrawal/advances. The format of application should be

got printed in accordance with the specimen given in this part of the Manual A fly leaf instruction is appended to Form No. 31 for the guidance of members [(Chapter 14) (1)].

9.26.2 The procedure prescribed for the receipt of application for final settlement etc. and its transmission to Accounts Branch shall be strictly adhered to in respect of Form 31 also.

9.26.3 The application in Form 31 should be processed in the first instance by the official to whom the establishment relating to the claim is entrusted.

9.26.4 The general checks and special checks (with reference to the nature of withdrawals/advances applied for by the member) as explained in this Chapter to be exercised in respect of Form 31 should be made by the Dealing Assistant. If any one or more conditions are not fulfilled, the orders of Assistant Provident Fund Commissioner should be obtained for waiver of deficiencies which are not affecting the entitlement of withdrawal/advance. In deserving cases the guidance of Regional Provident Fund Commissioner/Officer-incharge of Sub-Regional Office/Regional provident Fund Commissioner (F&A) may be obtained. Wherever any information/document is required, the same should be obtained without returning the application, except in a case where the application is not signed by the member or attested by the employer. The documents etc., that are required should be conveyed to the member through the establishment (duly endorsing a copy of the letter to his address given in the application) with the approval of Assistant Accounts Officer. If the application itself is required to be returned, except for non-signing/not attested by the employer, the approval of Assistant Provident Fund Commissioner should be obtained. Ineligible claims may be rejected at the level of Assistant Accounts Officer duly explaining the reason for ineligibility along with the documents received to the employer. The calling for documents/return/rejection should be made within 2 days from the date of receipt of the application by the dealing clerk and the letter despatched within 5 days. The application that was returned/rejected should be recorded in a separate register in the section and the extract thereof should be sent to Statistical Section and EDP Section on the last working day of each week.

9.26.5. The Assistant Accounts Officer is empowered to authorise the withdrawal/advance wherever the amount does not exceed Rs. 20,000/-.

9.26.6 On exceeding this limit, the Assistant Accounts Officer shall submit the claim with his remarks/recommendation to the Assistant Provident Fund Commissioner for authorisation.

9.26.7 On satisfying that the application is complete in all respects and the member is entitled to get the advance, the dealing clerk should initiate immediate action to release the advance to the member or to the agency. The eligibility date for agreement and the date of marriage etc., as furnished in the documents/application should be given special attention and it should be

ensured that the withdrawal/advance is released to meet the purpose. Any delay will result in undue hardship to the member which should be avoided.

9.26.8 The quantum of withdrawal/advance should be arrived at in the prescribed worksheet (ANNEXURE-I) and submit the case to Section Supervisor for 100% check. At this stage, the Section Supervisor should ensure that the entitlement and the quantum of withdrawal/advance proposed by dealing clerk strictly confirms to the provisions of the Scheme and the Manual and thereafter the worksheet should be approved. The worksheet approved at the level of Section Supervisor should be returned to the Dealing Clerk (within 2 days) for completing the authorisation portion in the application and make necessary entries in the ledger card, withdrawal register. Once this is done, the claim should not give room for any objection at the level of Assistant Accounts Officer/Assistant Provident Fund Commissioner. It is, therefore, necessary that the Section Supervisor before approving the worksheet should consult the Assistant Accounts Officer, in cases where there is a genuine doubt in the entitlement and sanction of withdrawal/advance. Wherever the applications are received in bulk for any particular type of withdrawal/advance, the matter should be brought to the notice of Assistant Accounts Officer and Assistant Provident Fund Commissioner and causes therefor should be analysed and follow up action taken, if necessary, in consultation with the Regional Provident Fund Commissioner incharge of Sub-Regional Office/Regional Commissioner (F&A).

9.26.9 After authorisation of withdrawal/advance the authorised claim in Form 31 should be included in the payment scroll and processed further for payment in accordance with the procedure prescribed for final settlement of claim.

SCRUTINY OF APPLICATION FOR WITHDRAWAL/ADVANCE (PARA 68-B)

9.27 **General Checks**

The following general checks should be exercised by the clerk and Section Supervisor in regard to scrutiny of application for advance, in addition to the specific and detailed checks indicated in respect of each withdrawal of advance.

(1) The application is in the prescribed form and bears the registration No. given in the EDP Section, all the columns are filled in correctly and the form is complete;

(2) The Account No., name, father's name and signature of the member agree with those in Form No. 9 (Revised)/Form -2 (Revised).

(3) The application is forwarded alongwith the required documents/certificates by the employer, duly attested (in case of closure of establishment, the attestation of other authorised

persons may be accepted). The specimen signature of the employer or his authorised official kept on record should be consulted.

(4) The details of basic wages and dearness allowance are furnished separately by the employer in the application and tally with the one in Form -3A.

(5) Wherever the amount is claimed by cheque, the form of advance stamped receipt in the application is signed by the member.

(6) After scrutiny of the application it should be ensured that the total of Opening Balance as per last Form 24 and the contribution as shown in Form-3A for the subsequent periods should be arrived and the member satisfies the conditions of minimum amount stipulated for eligibility for advances.

(7) The member possess the minimum period of membership in the Fund required for eligibility for advance applied for, as verified from the Form-9 (Revised).

(8) In case of previous withdrawals, if any, for the same purpose, as verified through the withdrawals column of the ledger card, the stipulated period, if any, is completed for eligibility for second advance duly reckoning the period from the date of first authorisation.

(9) The application for grant of withdrawal/advance is received in the Office before the specified date, if any.

(10) The application received from a member during his non-employment period may be accepted, if the same is attested either by ex-employer or any of the authorised official, subject to his entitlement as a member.

(11) With reference to the type of withdrawal/advance applied, the specific conditions stipulated and documents required for grant of withdrawal/advance should be checked.

MODE OF PAYMENT

The member may opt to receive the withdrawal/advance, through Money Order, by deposit in the payee bank account in any scheduled in any Co-operative Bank (including the Urban Co-operative Bank) or Office or through the employer. However, wherever the payment is made to an Agency either for the cost of housing or for repayment of loans (under Para 68BB of the Scheme) the Account payee cheque in favour of the agency' concerned and forwarded directly along with a

forwarding letter indicating the details of withdrawal so as to effect necessary credit to the member's loan account or towards meeting the cost of housing. The member and the employer should also be informed by endorsing a copy of the said forwarding letter.

9.28.2 The payment by Money Order should not exceed Rs. 2000/- and the cost of Money Order commission should be borne by the member. The payment through the employer may be allowed (by Account payee cheque drawn in favour of the establishment), wherever opted by the member and in such cases an intimation regarding the quantum of withdrawal/advance sanctioned should be sent to the member to his address given in the application.

9.28.3 Where the application received in large numbers under para 68-L of the Scheme, the cheque may be drawn in favour of the establishment covering the application with the approval of Regional Provident Fund Commissioner or Officer-incharge of Sub-regional office duly furnishing the member-wise details in a separate statement duly certified by Assistant Provident Fund Commissioner and the cheque may be sent to the establishment, with a request to obtain the acquittance of the members and forwarded it to the Regional Provident Fund Commissioner for record.

9.28.4 Under no circumstances, the cheque should he handed over in person either to the member or agency' or to the employer or the amount disbursed in cash either directly or indirectly. The cheque should be sent by Registered Post with Acknowledgement Due only and in exceptional and deserving cases, with the prior approval of Regional Provident Fund commissioner incharge of sub-Regional office/Regional Provident Fund Commissioner (F&A) the cheque may be sent by Speed Post with Acknowledgement due, if the payee furnishes a self addressed envelope with requisite postal stamp affixed to meet the cost of Speed Post and Acknowledgement due.

9.29 *MAINTENANCE OF DATA ON WITHDRAWAL/ADVANCE IN THE COMPUTER*

It is needless to emphasise that the nature and quantum of withdrawal/advance availed by the members during a year are accurately taken to the Subscribers' Annual Statement of Accounts. Form 24/23 should reflect the correct position so as to verify the same by the member. Apart from entering the payment towards withdrawls/advances in the ledger card, Withdrawal register, it is absolutely necessary to store these data in computer till the compilation of accounts of the establishment concerned for the year in which the payment is made. These payments should be retrieved from the Employee's Master of the concerned member and should be directly taken to the respective members account. The checklist generated for Form 24 (withdrawal/advances) can be verified with the Withdrawal register in the Accounts Section by the user concerned to ensure the correctness and

accuracy. The procedure of extracting the details of withdrawal/advances through a manually prepared statement cannot be relied upon, as it is not a scientific methods of reconciliation of withdrawal/advances. The correct procedure should therefore be followed in reflecting the withdrawals, advances as subscribers annual statement of accounts (Form 23/24) through a software to meet the said objectives.

ANNEXURE -I
(Ref Para 9. 26.8)

WORKSHEET FOR GRANT OF WITHDRAWL/ADVANCE UNDER PARA 68 OF THE SCHEME

Date of receipt	EDP Registration No.	Section	Account No.	Para 68

1 Name of the member

2 Father's/Husband's Name

3 Whether the signature of the member is verified with the Form 2 (Revised)

4 Whether the signature of the employer/authorised official is verified with specimen signature

5 Yearly Insurance premium required to be released (in case of Insurant member)

6 Whether the claim and the supporting documents/certificates are in order

7 Whether the purpose for which withdrawal/advance applied has been sanctioned earlier, if so amount and date of sanction (indicate the misuse, if any)

8 Period of membership (as explained in the Manual)

9 Amount standing to the credit of the member's account (Closing balance as per approved Form 24)

As on _____
Member's share Rs. _____
Employer's share Rs. _____
Year 19 _____
Amount _____

10 Amount of withdrawal/advance required by the member

11 Actual cost involved (Housing/ equipment etc.)

12 Member's basic wages + D.A., per month

13 Amount admissible as per the Scheme provisions (furnish the details)

Date :

Initial of Dealing Clerk
Name Stamp

NEXURE -I
Para 9. 26.8)

E UNDER

8

The application and the supporting documents are in order. The particulars furnished above have been checked and found correct. Amount shown in Sl. No. 13 may be authorised.

Date :

Section Supervisor (Name)

Amount of advance recommended for sanction under para 68 _____ of the Scheme Rs. _____(Rs. in words_____)

Submitted to Assistant Accounts Officer for approval along with claim and ledger card for authorisation. E.I. Withdrawal Register and 68-B W/d register for watching compliance.

Date Clerk Section Supervisor (Name)

Sanctioned

Date Assistant Accounts Officer/Assistant Provident Fund Commissioner

To be released in _____instalments. (If necessary)

Authorised claim sent to Cash Section Vide P.I.No. _____.

Personal Clerk to Assistant Accounts Officer

Note : The approved worksheet should be preserved carefully in the Accounts Section.

OFFICE OF THE REGIONAL PROVIDENT FUND COMMISSIONER

No.

Dated :

By Regd. Post

To

Sir,

Sub : Employee's Provident Fund Scheme, 1952—Withdrawal under par
68-B, Sri/Smt/Kum _____ A/c No. f
construction/purchase of site regarding.

Ref. : Your application in form 31, dated

A sum of Rs. ..... (Rupees .....
only) has been sanctioned to you for the purchase of a dwelling site/construction of a dwelli
house and the same will be released in .....instalments. An amount of Rs. .....
being sent to you as ..... instalment seperately by a cheque/postal money order.

The documents sent by you in connection with the grant of loan are returned herewith

The purchase of site should be made on or before ..... and the original copy
the title deed should be submitted to this office for verification and return, failing which t
amount sanctioned will be recovered from you with penal interest @ 2% from your salary.

The enclosed Annexure-II may be filled up and submitted to this office for drawing t
..... instalment ..... of Rs. ..... after fully utilising the amount of .....
instalment. You have to commence/complete the construction within 6 months/one year fr
the date of drawal of first/last instalment.

The enclosed Annexure-III should be submitted on or before the time limit given abo
and the un-spent amount, if any, should be refunded, failing which action will be taken to reco
the amount of withdrawal from your salary.

Encl.

A.A.O./A.P.F.

Copy to :
The Manager/Director/Secretary

Annexure II to Form 31

EMPLOYEES PROVIDENT FUND SCHEME, 1952

(Form to be submitted to the Commissioner for withdrawing the second and subsequent instalments of an advance under paragraph 68-B for construction of a dwelling house in case payment in instalment has been ordered by the Commissioner)

1. Name of the Member (In Block Letters) :
2. Account No. :
3. Name and address of the establishmet :
4. Present address of the member :
5. Particulars of the portion of an advance already drawn (in block capital) :
   (i) No. of instalment drawn with dates of receipt :
   (ii) Amount of advance already drawn :
6. Amount already spent on construction :
7. Balance in hand, if any
8. Location of the house under construction :
9. Progress of the work commenced on (date) :
10. Progress of construction
11. Mode of payment : Money order A/c Payee Cheque
    (Tick whichever is applicable)
    (If payment is desired by Cheque, please complete this) SB A/c No.
    Name of the Bank
    Branch
    Address

I hereby declare that the progress of construction given above is true and a further instalment of the advance sanctioned to me is absolutely necessary to proceed with the construction.

Signature/Left hand thumb impression of the Member

Name and full address of witness :

ADVANCE STAMPED RECEIPT

(Applicable for cheque cases only)

Received from the Regional Provident Fund Commissioner/Office-in-Charge of SRO/ SAO a sum of Rs. ..... (Rupees ..... only) being the amount sanctioned under para 68-B of the scheme.

Please affix one rupee
Revenue Stamp

Station :

Date : Signature/Left hand thumb impression of the member

FOR USE IN PROVIDENT FUND COMMISSIONER'S OFFICE

Sanction : Account No.:

AUTHORITY FOR PAYMENT OF ADVANCE UNDER PARA 68

Passed for payment for Rs. ..... only)

Mode of remittance : M.O. Commission, if any)

Net Amount to be paid by M.O.

Clerk S.S. A.A.O./A.P.F.C.

P.I. No. vide payment scroll

P.C. to A.A.O./A.P.F.C.

FOR USE IN CASH SECTION

Paid by inclusion in Cheque No. ..... dated ..... vide
Cash Book (Bank) Account No. debit item No. .....

Clerk S.S. Asst. Commissioner

REMARKS

Indicate in brief the stage at which the construction is and works that remains to be done.

Annexure - III

EMPLOYEES' PROVIDENT FUND SCHEME, 1952

Paragraph 68-B(5) read with condition (VIII) of the original application for advance ..... To be submitted to the Commissioner immediately on finalisation of the purchase of the dwelling site/house or completion of the construction of or additions to the dwelling house.

Name of the member (In block capitals) :

Account No. :

Particulars of advance drawn under para 68-B

		Amount	Date of receipt
(i)	1st instalment		
(ii)	2nd instalment		
(iii)	3rd instalment		
(iv)	Final Instalment		
(b)	Additional advances under paras 68-B (7) & 7(B)		
	Total Rs. :		

Purpose for which the advanced was granted :

Date of commencement of construction/addition :

Date of completion of construction/ addition :

The total amount actually spent for the purpose for which the advance was granted :

Excess of advance over actual expenditure (difference of (3) and (7) :

Name and address of the party from whom the property has been purchased :

Amount to be furnished in r/o the amount shown against (8) has been refunded to the Commissioner in terms of 68-B (9)

1. Amount refunded

2. Mode of remittance : By Money Order/Cheques/Deposit in Employees' Provident Fund Account with the State Bank of India/Deposit in cash in the Commissioner Office.

3. Proof of remittance : @ M.O. receipt No. and Post Office of remittance.

: @ Cheque No. and bank on which drawn.

: @ Triplicate challan No.

: @ Cash deposit receipt No.

11. Name and address and Regd. No. of the Factory/Establishment from which original application for advance was submitted. :

12. Present address of the member

I declare that the particulars furnished above are true to the best of my knowledge.

Signature of witness with address

Signature/left hand thumb impression of the members

1. .....
.....
.....

2. .....
.....
.....

Where the advance has been paid in lump sum for purchase of dwelling site/house, the same should be shown against total together with the date of receipt thereof.

Delete portions which are not required. In case the excess not been refunded write 'No refunded' so far against this item.

In case of purchase of a dwelling site/house the purchase deed should be enclosed for reference and return.

Encl. : Original Title Deed.

CHAPTER - 10

10.1. REFUND OF PROVIDENT FUND DUES

10.1.1 Payment to a Provident Fund member:

Under the Employees' Provident Funds Scheme, 1952, a member may get his Employees' Provident Fund Account finally settled under the following contingencies :

IMMEDIATE WITHDRAWALS :

10.1.2 A member may withdraw the full amount standing to the credit immediately in the following contingencies :

(a) On retirement from service after attaining the age of 55 years or attains the age of 55 years before the payment is authorised (under para 69 (i) (a) of the Scheme);

(b) On retirement on account of permanent and total incapacity for work due to bodily or mental infirmity. A member suffering from tuberculosis, leprosy or cancer, even if contracted after leaving the service of an establishment on grounds of illness but before payment has been authorised shall be deemed to have been permanently and totally incapacitated for work (Para 69(1)(b) of the Scheme);

(c) Immediately before migration from India for permanent settlement abroad or for taking up employment abroad (para 69(1)(c) of the Scheme);

(d) On termination of service in the case of (mass or individual) retrenchment (para 69 (1)(d) of the Scheme);

(e) On termination of service under voluntary scheme of retirement framed by the employers and employees under a mutual agreement (Para 69 (1)(dd) of the scheme).

10.1.3 WITHDRAWAL AFTER COMPLETION OF WAITING PERIOD OF TWO MONTHS

In any of the following contingencies the actual payment will be made only after completing a continuous period of not less than two months from the date of leaving service of the establishment;

i) Where a factory or other establishment is closed but certain employees who are not retrenched, are transferred by the employer to another factory or establishment not covered under the Act;

ii) Where a member is transferred from a covered factory or other establishment to another factory or other establishment not covered under the Act but is under the same employer;

iii) Where a member is discharged and is given retrenchment compensation under the Industrial Dispute Act, 1947; and

iv) Where a member has not been employed in any establishment to which this Act applies.

However, the requirement of 2 months waiting period shall not apply in case of female member resigning from the service of the establishment for the purpose of getting married.

EXPLANATION :

69(1)(a)

10.1.4 ***On retirement from service after attaining the age of 55 years;***

On the date of authorisation of payment, if the member attained the age of 55 years, immediate settlement should be made. Wherever the retirement is on attaining the age of 55 years or more, the claims of such retiring employees may be received 3 months in advance before the date of retirement on attaining the age of 55 years from the employer. The employer should give an undertaking that contributions in respect of members will be remitted on due dates before the date of retirement. In such cases, the payment may be authorised and cheque drawn in favour of the member duly indicating therein as Not payable till _____. In such cases, cheque should not be delivered in person to the member and in lieu thereof the letter forwarding the cheque should be delivered to him on the date of retirement. The cheque will however, be sent as per the procedure prescribed direct to the Bank for credit to the Savings Bank Accounts of the member concerned. No deviation of this procedure should be made under any circumstances. This facility should be extended only to the establishments, which are not defaulters and making the remittances regularly. Before releasing the cheque, the Form 3A submitted by the employer and an undertaking that remittances in respect of the member will be included in the regular monthly payment of contribution is sufficient proof of receipt of contributions.

69(1)(b)):

10.1.5 ***On retirement on account of total and permanent incapacity due to bodily or mentally infirmity:***

(i) In order to ensure immediate payment, the member should submit a Medical certificate along with the claim.

(ii) Where an establishment has been closed, the certificate may be obtained from any Registered Medical Practitioner. The Medical certificate should be given by the Medical Officer of the establishment and in the absence of the Medical Officer of the establishment, the designated Registered Medical Practitioner of the establishment in the same station.

(iii) Where the establishment is covered by Employees' State Insurance Scheme, certificate should be obtained only from ESI Corporation.

(iv) Where a Medical Board exists by mutual agreement of employer's and employees of any establishment or a group of establishments, a certificate issued by such Medical Board may be accepted.

(v) In the case of a member, who left service on grounds of illness and subsequently suffering from TB/Leprosy/Cancer, his Provident Fund Account may also be settled immediately, after obtaining the requisite certificate.

(vi) Where there is no Medical certificate or certificate is doubtful the claim may be authorised, if on that date of application/authorisation, the member has completed a period of two months from the date of leaving service.

69(1)(c):

10.1.6 ***Migration from India for permanent settlement abroad or for taking up employment abroad***

In respect of Indian Nationals, leaving the country for permanent settlement abroad, the pass-port and air ticket and the Immigrant Visa/Employment Visa issued by other country (if applicable) should be insisted. In the case of a member, taking up employment abroad, the offer of appointment received by them should also be insisted. On production of these documents, the claim may be accepted. However, there is no bar in

settling the claim after a period of two month from the date of leaving service and in such cases, there is no need to insist for pass-port, ticket, visa, etc. The payment to a member, who has already left the country may be credited to his Bank Account in any scheduled/Exchange Bank in India in his Non-resident Indian Account (All nationalised banks are exchange banks).

69 (1)(d)

10.1.7 ***On termination of service on retrenchment:***

Wherever the claim is preferred on the grounds of retrenchment (mass or individual) reason for leaving service as furnished in Form 10 by the employer may be accepted. There is no need to ascertain the fact of payment of retrenchment compensation etc.

69 (1)(dd)

10.1.8 ***On termination of service under Voluntary Scheme of retirement:***

A Scheme of voluntary retirement of the establishment should be obtained and kept on record to avoid repeated obtaining of the agreement. Wherever the reason for leaving service is given in Form 10 as Retirement under voluntary scheme, the same may be accepted if the operative period of the Scheme which is already kept on record, is not expired.

69(2)

10.1.9. ***A Female member resigning from the service for getting married :***

The reason for leaving service should be specifically indicated in Form 10 revealing the fact of getting married. If the reason for leaving service is not given specifically and left for any other reason and in such cases, immediate settlement cannot be made.

Wherever the employer gives the reason for leaving service in Form 10 as resigning from service for getting married, such claim may be accepted without making any reference to the employer/member or insisting of any other documents in support thereof.

Except for the reasons mentioned above, the prescribed waiting period of 2 months should not be waived or relaxed under any circumstances.

Wherever the waiting period is completed on the date of authorisation, the claim should be accepted without insisting for a non-employment certificate.

10.1.10 ***TRANSFER OF PROVIDENT FUND ACCUMULATION IN RESPECT OF EMPLOYEES OF DEPARTMENTAL CANTEEN, DECLARED AS GOVERNMENT EMPLOYEES.***

Canteen employees were declared as Government employees, with effect from 1.10.1991.

As per the provisions of Government of India, Ministry of Personnel Grievances & Pension, Departmental of Personnel O.M. No. 12/3/92 Dir (C) dated 16.11.1992 and 13.3.97, the concerned departments are required to claim the Provident Fund dues of the said employees and adjust the amount of employees and employers share prior and subsequent to 1.9.1983. While releasing the entire amount in cash, the department concerned may be advised to follow the instructions contained in the said O & M.

FORFEITURE

10.1.11 Consequent to deletion of the provision in the Scheme relating to forfeiture of employer's share of Provident Fund accumulation of a member, depending upon the length of his membership, no forfeiture should be effected even in cases where the date of leaving service of the member falls prior to 1st January, 1990.

10.2 ***PAYMENT IN RESPECT OF DECEASED MEMBERS :***

10.2.1 There is no distinction between death occurred while in service or after leaving service in the matter of settlement of Provident Fund account, except for the payment of Assurance Benefit under Employees' Deposit Linked Insurance Scheme, 1976. Thus, in cases where a member died while in service or died after leaving the service, the Provident Fund account will be paid to the persons who are eligible to receive it.

10.2.2. The Provident Fund accumulations of a deceased member is payable to :

a) Nominee(s) under para 70(i) of the Scheme; failing which
b) to the members of the 'family' under para 70(ii) of the Scheme; failing (a) & (b) above
c) to the persons legally entitled under para 70 (iii) read with Para 72 of the Scheme.

PAYMENT TO NOMINEE(S) :

10.2.3 In the first instance the payment of Provident Fund accumulations of a deceased member is payable to a nominee(s). For this purpose, there should be a valid nomination. The name(s) of the nominee(s) and relationship with the member as in the Nomination Form should be verified with that of claimant(s) in the claim form. The nominee may be more than one person as preferred by the member. On receipt of the claim in Form 20, Form 2 (Revised) as stored in the Computer should be retrieved. The original copy of the Form 2 (Revised) kept in the Accounts Group should also be taken. Before deciding the eligibility of nominee, care should be taken to ensure that the nomination has been received in the office before the date of death of the member. This should be verified from the dated Office seal affixed on the nomination Form 2 (Revised). On ensuring this, it should be verified whether the nomination has been made before or after marriage. If the nomination is made by the member before his/her marriage i.e. as bachelor/spinster, as verified from Column No. 5 of Form 2 (Revised) and died on or after the date of marriage, such nomination shall be treated as invalid and ignored. Even where the member had nominated his/her dependent father/mother, falling within the definition of 'family' such nomination shall not be valid. However, where the nomination/renomination made by the member after his marriage, such nomination in favour of one or more family members (including dependent parents) shall be valid. Where there was no family member, the nomination made in favour of any person or institution shall be valid. The nomination should be accepted to the extent of its validity and accordingly the claim from such nominee may be accepted.

10.2.4 The nominee(s) as indicated in Form 2 (Revised) is eligible to receive the Provident Fund accumulations of the deceased member in accordance with the proportion mentioned therein. Son/daughter of the member happens to be the nominee, they are entitled to receive the Provident Fund irrespective of their age or marital status as on the date of death of the member on the date of authorisation. The nomination in Form 2 (Revised) received after the death of the member or along with Form 20, on no account should be accepted, even in cases where the Form 2 (Revised) was received from the member prior to his death and kept by the establishment.

10.2.5 The Form 2 (Revised) in original as signed by the member is required to be invariably consulted and submitted along with claim in support of the nominee. If for any extraneous reason, the original Form 2 (Revised) is not available, the particulars of nominee as retrieved from the Computer cannot be accepted and acted upon and in such case, the claim will be treated as No Nomination case. Simultaneously, an investigation should be made for the missing form 2 (Revised) and action should be initiated against the person (s) responsible for such serious lapse.

10.2.6 Where the nominee post deceased (died after the date of death of the member) before claiming the Provident Fund amount, the payment should be

made to the heirs of the member under the relevant Succession Act. Where the nominee pre-deceased (before the date of death of the member) it should be treated as No Nomination case. Wherever the nominee happens to be a minor, the payment should be made to the guardian. The payment to guardian/natural guardian is explained in succeeding paragraphs. Where the payment is due to more than one major nominee, the claim should be obtained separately from such eligible major nominee.

10.2.7 Where the Provident Fund accumulations is payable in respect of a deceased member to more than one nominee and in such cases, if any nominee is not alive as on the date of death of the member, the payment should be made to other eligible nominees to the extent of their share indicated in Form 2 (Revised). Such case should be treated as No Nomination case to the extent of the share of the deceased nominee. The share belonging to the deceased nominee should not be paid to the heirs of the nominee and it should be paid in accordance with the provisions of Para 70 (ii) or 70 (iii), as the case may be.

10.2.8 Where the nominee died after the death of the member, but before claiming the Provident Fund amount the share belonging to such deceased nominee is payable only to the legal heirs of the deceased member under the relevant Succession Act only and not to the legal heirs of the deceased nominee.

(For further clarification in dealing with the claims of nominee, please see the Chapter on 'Nomination' in this part of the Manual).

PAYMENT TO FAMILY MEMBERS :

10.3 ***Para 70 (ii)***

10.3.1 In the event of death of the member where there is no valid nomination for the entire Provident Fund amount or a portion of the Provident Fund amount and also after ensuring that there is no claimant eligible under Para 70(i) of the Scheme as detailed above, the provisions of Para 70 (ii) of the Scheme should be operated as detailed hereunder. The Provident Fund amount is payable to the members of his family as defined in Para 2(g) of the Scheme. For this purpose, the details of family members should be obtained.

PROCEDURE FOR OBTAINING THE DETAILS OF FAMILY MEMB

10.3.2 The list of surviving family members should be obtained in the following format :

Name of the deceased member :

Date of death :

Cause of death :

S.No.	Name of member	Name of the surviving family members (family as defined below)	As on the date of death		Whether dependent not on the mem (only for parents)
			Age	Marital status	
(1)	(2)	(3)	(4)	(5)	(6)

NOTE : 'Family' under Employees' Provident Fund Scheme, includes -

i) In the case of a male member, his wife, his children, wheth married or unmarried, his dependent parents and his deceas son's widow and children;

ii) In the case of a female member, her husband, her children, whether married or unmarried, her dependent parents, her husband's dependent parents and her deceased son's widow children.

10.3.3 The family members particulars in the above format may be obtained either from

a) the employer of the establishment in which the memb last employed;

or

b) from the Revenue authority and submitted along with th

Alternatively, an affidavit sworn before a Magistrate by the claimant(s) may be submitted.

10.3.4 The list of persons included in the above certificate should fall within the definition of family as defined in Para 2(g) of the Employees' Provident Fund Scheme, 1952. Any other person included therein should be excluded in deciding the eligible persons.

10.3.5 The following members of the family are not entitled for payment, if other member(s) of the family is/are alive:

a) Sons who have attained the majority (18 years) as on the date of death of the member;

b) Sons of a deceased son who have attained the majority (18 years) as on the date of death of the member;

c) Married daughters whose husbands are alive as on the date of death of the member;

d) Married daughters of a deceased son, whose husband are alive as on the date of death of the member.

10.3.6 After excluding the above persons, if any other family member(s) is/are eligible, the payment should be made to them. However, the widow(s), child/children of the deceased son shall receive between them in equal parts only the share which that son would have received, if he had survived the member and had not attained the age of majority at the time of members death.

10.3.7 After excluding certain members of the family as explained above if it is found, no other family member is available, such excluded persons shall be entitled to receive the amount.

EXAMPLE:

A member expired on 10.6.1997 - Survived by major son and married daughter only.

In this case both are eligible for equal share.

10.3.8 If it is brought to the notice of the Commissioner that a posthumous child is to be born to the deceased member, he shall retain the amount, which will be due to the child in the event of its being born alive and distribute the balance amount to others. If the child is born alive, payment amount retained should be made as in the case of minor child. But, subsequently, if no child is born or the child is still born, the amount retained shall be distributed among other family members in accordance with provisions of paragraph 70.

10.3.9 The member's posthumous child, if born alive, before the authorisation of payment shall be treated as surviving child for the purpose of eligibility.

10.3.10 With a view to appreciate the correct import of this paragraph, an example is given below :

S No.	Surviving family member	Is he/she eligible for the PF amount Yes/No	Share payable to each person
1	Widow	Yes	1/10
2	Minor son	Yes	1/10
3	Widowed duaghter	Yes	1/10
4	Unmarried daughter	Yes	1/10
5	Widowed daughter -in-law through deceased son -A	Yes	1/10 (Each wiill get half of 1/10)
6	Minor grandson through deceased son -A	No	-
7	Major grandson through deceased son -A	Yes	1/10
8	Widowed daughter in-law through deceased son -B	No	-
9	Married grand daughter through deceased son -B whose husband is alive	Yes	1/10
10	Son who was a minor at the time of the death of the member but became a major on the date of issue of family members certificate	Yes	1/10
11	Daughter, who was unmarried on the date of death of the member but subsequently married	Yes	1/10
12	Dependent mother	Yes	1/10
13	Dependent father	No	
14	Major son	No	
15	Married daughter whose husband is alive		

PAMENT TO LEGAL HEIRS :

10.4 ***PARA 70 (iii) READ WITH PARA 72***

10.4.1 In the event of absence of any surviving persons of the 'family', t Provident Fund amount should be payable to the persons legally entitled. F this purpose, Succession Certificate issued by the Court of Law should insisted. However, if the amount to the credit of the Fund, i.e. amo standing to the credit of the deceased member as on the date of authorisat does not exceed Rs. 10,000/-, the Regional Provident Fund Commissioner m ire the title of the claimant by making reference to civil authority or

for heirship certificate or ask for Indemnity Bond with the solvent sureties, wherever necessary and make payment.

10.4.2 In the matter of payment of Provident Fund where there is a direction from the Court to the Regional Provident Fund Commissioner to pay the amount other than the nominee or the eligible family member, the direction of the Court should be complied with. However, where the stipulated period allowed for the compliance is not expired and where the orders of Court are contrary to the Scheme provisions, opinion of the Regional Provident Fund Commissioner (Legal)/Central Government Standing Council may be obtained before approaching the Court well in time.

10.4.3 Wherever there is doubt about the title of the claimant or rival claimants, the party concerned should be advised to produced Succession Certificate.

10.4.4 Under Para 72 (1) of the Employees' Provident Funds Scheme, 1952, a duty has been cast upon the Regional Provident Fund Commissioner to make prompt payment to the member of the Fund, as and when the amount standing to the credit of a member becomes payable. Further as per Para 72(2) of the Scheme, if any portion of the amount payable is in dispute or doubt, the Commissioner shall make prompt payment of that portion of the amount in regard in which there is no dispute or doubt, the balance being adjusted as soon as possible. These provisions have been made in the scheme to render prompt and effective services to the members who are no longer gainfully employed and in urgent need of money or to the nominees/heirs in the event of death of the member. To facilitate the Commissioner in the endeavour to ensure immediate payment and also enable the members to apply for refund particularly where Provident Fund amount is payable immediately such as superannuation, etc. Para 72(5) of the Employees' Provident Funds Scheme, 1952, was amended vide G.S.R. 141 of 6.2.1982, to require an employer in relation to a covered establishment to get the claim applications duly filled in and attested at the time when a member of the fund leaves service and forward the same to the Regional Commissioner for settlement of Provident Fund account, where immediate payment is permissible and hand over the claims to the members in other cases for submission to the Regional Commissioner direct on completion of the prescribed waiting period.

10.5. ***PAYMENT OF PROVIDENT FUND ACCUMULATIONS IN THE CASE OF A PERSON CHARGED WITH THE OFFENCE OF MURDER:***

(1) If a person, who in the event of the death of a member of the fund is eligible to receive provident fund accumulations of the deceased member under Para 70, is charged with the offence of murdering the member or abetting in the commission of such an offence, his claim to receive the share

of provident fund shall remain suspended till the conclusion of the criminal proceedings initiated against him for such offence.

(2) If on the conclusion of the criminal proceedings referred to in sub-paragraph (1), the person concerned is -

a) convicted for the murder or abetting the murder of the member he shall be debarred from receiving the share of provident fund accumulations which shall be payable to other eligible members, if any, of the deceased member; or

b) acquitted of the murdering or abetting the murder of the member, his share of provident fund shall be payable to him.

(3) To share payable to other eligible persons should be paid immediately without waiting for conclusion of criminal proceedings.

(4) To regulate the claim under this provision the cause of death should be verified from the death certificate or from other sources. In the case of murder of the member, a copy of the F.I.R should be obtained to verify whether the Provident Fund beneficiary is cited as accused in the F.I.R.

10.6 ***PAYMENT TO MINOR***

10.6.1 Payment to minor is to be regulated as under :

a) It should be paid to the guardian appointed under the Guardian and Wards Act, 1890;

b) failing which, the guardian appointed by the member in the Nomination Form (Form 2) (Revised)

c) failing which, the natural guardian;

d) failing which, to the persons as the Commissioner considers to be the proper person representing the minor (upto Rs.20,000/-) where the amount exceeds Rs. 20,000/- Chairman, Central Board of Trustees, Employees' Provident Fund.

10.6.2. The payment of provident fund money to the extent of Rs. 20,000/- on behalf of the minor (s) can be made to the person considered fit by the Regional Provident Fund Commissioner to receive payment on behalf of the minor(s) without requiring him to produce a guardianship certificate. The

person receiving payment on behalf of the minors should be required to execute a bond signed by two sureties agreeing to indemnify Central Board of Trustees against any subsequent claim. The balance in excess of Rs. 20,000/- if any, would be paid after obtaining the sanction of the Chairman, Central Board of Trustees or after the production of guardianship certificate issued by the Court of law by the guardian.

10.6.3 It is essential, however, that in the absence of a natural guardian there should be adequate prima facie grounds for making payment to the person claiming it. Such ground can exist only if he/she is shown by a sworn declaration to be de facto guardian and his/her bonafides have been ascertained. Even if a guardian has not yet been appointed by the Court, if the minor and his property are in the custody of some person, such person is in law a de factor guardian. The Regional provident Fund Commissioner should, therefore, require the person who comes forward to claim payment on behalf of the minor to satisfy him by an affidavit that he is in charge of the property of the minor and is looking after it or that if the minor has no property other than the Provident Fund money the minor is in his custody and care. The affidavit is to be produced in addition to the indemnity bond with suitable sureties.

10.6.4 Step mother is not a natural guardian of minor step son under the Hindu Law and in this case, an order of Court would be necessary.

10.7 ***PAYMENT OF PROVIDENT FUND WHEN THE WHEREABOUTS OF THE MEMBER IS NOT KNOWN***

10.7.1 In the normal course unless a period of 7 years has elapsed since the date of disappearance of the employee, he cannot be deemed to be dead and the retirement benefit cannot be paid to the family. This principle is based on Section 108 of the Indian Evidence Act which provide that when the question is whether the man is alive or dead and it is proved that he has not been heard of for 7 years by those who would naturally have heard of him if he had been alive, the burden of proving that he is alive is shifted to the person who affirms it.

10.7.2 On the analogy of decision in the case of Government employees, it has been decided that -

i) When an employee disappears leaving his family, the family can be paid in the first instance the amount of Provident Fund having regard to the nomination made by the employee/legal heirship certificate;

ii) after the elapse of a period of one year from the date of filling of F.I.R., other benefits like family pension may also

be granted to the family subject to the fulfilment of conditions prescribed in the succeeding paragraph.

10.7.3 The above benefits may be sanctioned by the Regional Provident Fund Commissioner after observing the following formalities :

i) The family must lodge a report with the concerned Police Station and obtain a report that the employee has not been traced after all efforts had been made by the police.

ii) An Indemnity Bond should be taken from the nominee/heirs of the employee.

10.8 ***FOR NATURAL GUARDIAN PROOF OF GUARDIANSHIP NOT REQUIRED***

10.8.1 If the claimant can be treated as a natural guardian of the minor nominee under the personal law governing him/her, the proof of guardianship need not be looked for by the Regional Provident Fund Commissioner.

a) In the case of a Hindu, the father is the natural guardian of the person and the property of his minor children. Next to him is the mother. The guardianship of an adopted son who is a minor passes on his adoption from his natural father and mother to his adoptive father and mother. The mother is the lawful guardian of her illegitimate children, where the father is known, he has the preferential right. In case of a married girl, the husband is the guardian.

b) Under the Mohamadian Law, the following persons are entitled in the order mentioned below to be the guardian of the property of a minor -

i) the father;
ii) the executor appointed by his father's will;
iii) the father's father;
iv) the executor appointed by the will of father's father.

It will be noticed that the only relations who are the natural guardian of the property of a minor are the father or the father's father. No other relation, not even the mother, brother or uncle, is entitled to natural guardianship. In case of a child wife, the mother is entitled to the guardianship of a girl who is married but has not attained puberty.

c) Under the Christian Law, the father and mother are the natural guardian of the person of the minor. They cannot by way of claim to the properties of the minor as natural guardians. They have to be appointed

guardians by Court. If they come in possession of any property of the minor, they hold the same in trust for the minor subject of course, to the right of incurring certain expenses on behalf of the minor.

10.9. *DETAILS TO BE GIVEN AT THE TIME OF REFERRING CASE FOR THE CHAIRMAN'S SANCTION*

10.9.1 At the time of referring cases to the Central Provident Fund Commissioner for obtaining the Chairman's sanction where there is no natural guardian, the Regional Commissioner (F&A) should send a certificate in each case to the effect that there is no nearer relative of the minor for claiming the amount and that nobody else has put forward a claim.

10.9.2. While referring the case for sanction of the Chairman, Central Board of Trustee, under para 72(3), the religion of the member should be indicated.

10.10 *PAYMENT OF LUNATIC MEMBER/NOMINEE*

10.10.1 Where the payment is due to the person representating the lunatic, it will be regulated as under :

1 It is payable to a Manager appointed under the Indian Lunancy Act, 1912;

2 failing which Natural Guardian of the lunatic;

3 failing (1) & (2) above, to a person as the Commissioner may consider to be proper person representing the lunatic (upto Rs. 20,000/- only) and where the amount exceeds Rs. 20,000/- the Chairman, Central Board of Trustees' Employees' Provident Fund.

10.10.2 For referring a case to Chairman, Central Board of Trustees, Employees' Provident Fund, the Financial Adviser and Chief Accounts Officer in Central Office will offer his recommendation. For this purpose, the Regional Provident Fund Commissioner (F&A)/ Regional Provident Fund Commissioner incharge of Sub-Regional office shall furnish the case history alongwith his recommendation.

10.11 *PART PAYMENT*

10.11.1 The question of making part payment will arise only under the following contingencies :

1) In case of defaulting establishments;

2) Where the past accumulations are not realised in full;

3) Where the Form 3A not received;

4) Where the transfer of Provident Fund accumulations not received from the previous establishment;

5) Where a portion of the amount not claimed by the eligible person (in respect of deceased member).

The question of part-payment arise only after operating Special Reserve Fund, wherever applicable.

IN THE CASE OF DEFAULTING ESTABLISHMENTS :

10.11.2 In the case of defaulting establishments, the claim should be settled to the extent the amount standing to the credit of the member, balance as and when realised from the defaulting establishment, should be released with interest as admissible under Para 60 of the Employees' Provident Funds Scheme.

WHERE THE PAST ACCUMULATIONS ARE NOT RECEIVED IN FULL

10.11.3 Wherever the past accumulation dues is not received in full and credited in accordance with the prescribed procedure, the amount standing to the credit of the member in the current membership may be released. However, the procedure for crediting the Provident Fund dues to the extent it is realised and on pro-rata basis may be adopted under the contingencies explained in the chapter relating to 'Investment' in Part I of this Manual.

FORM 3A NOT RECEIVED

10.11.4 For want of contribution card (Form 3A) for the current year or for the earlier period, the claim should not be held up. Even after contacting the establishment (Local) over phone or through a letter, if it is not forthcoming, part payment should be allowed in such cases and on receipt of the Contribution Cards and the relating remittances, the same may be released with interest, if admissible.

i) In the case of non-receipt of monthly statements in Form No. 12 A for the period of default and contribution card in Form 3A and 6A as on the date of cessation of employment of any member of the fund, the last Form 12A return and Form 3A if available have to be perused and the amount of salary/wages

payable to the member determined, as on the date of cessation of services and amount of Provident Fund contributions (both the states) calculated as on that date on the basis of information available in Form 3A since in normal course salary/wages of the employees are not likely to be reduced under any law for the time being in force. The veracity of the determination of provident fund contribution in respect of both shares made on the basis of Form 3A return can be tested by comparing it with other available documents i.e. Form 10 etc., verify if any of the member has ceased from employment earlier to the date of closure of the establishment or period of default. In case where the establishment is covered under the E.S.I.Act, 1948, the information that are available in the records of the ESI Corporation would also be taken into account.

ii) In case of doubt about the date of closure of the establishment and consequently the date of cessation of service, the area Enforcement Officer may be deputed for necessary verification and the assistance of other officers, like Factory Inspector, Shops and Establishment Inspector, Labour Department etc., may be taken for this purpose and date of closure/cessation of the employees determined.

iii) After arriving at the amount payable to the member as stated in sub-para (ii) above and after arriving at the date of closure of the establishment/cessation of service in the event of non-receipt of contributions card in Form 3A for the period of default, the member may be asked to submit Affidavit-cum-Indemnity Bond with two solvent sureties for the amount payable to them towards employee's share deducted from the wages earned by them and employer's share to indemnify the Central Board of Trustees, Regional Provident Fund Commissioner from any loss to be suffered in case of over payment made to the members.

iv) Special Reserve Fund for payment of workers' and employer's share of contributions can also be operated wherever admissible on the basis of the above guidelines.

10.11.5 ***TRANSFER OF PROVIDENT FUND ACCUMULATIONS NOT RECEIVED FROM THE PREVIOUS ESTABLISHMENT***

Where the transfer is not effected from the transferor exempted establishment/ Regional Office/Sub-Regional Office, the Provident Fund accumulations available should be released and on realisation of the transfer amount, the same may be paid.

10.11.6 ***PORTION OF THE AMOUNT NOT CLAIMED BY THE ELIGIBLE PERSON (IN RESPECT OF DECEASED MEMBER:)***

In the case of deceased members, the persons eligible to receive the dues may not prefer their claim simultaneously. In such cases, without waiting for the claim from all the eligible persons, to the extent the claim is received, part payment can be authorised. Only the amount that is authorised and released should be debited to the member's account retaining the balance amount in the account enabling it to earn interest till the date of its payment to other eligible persons.

10.11.7 All part payment cases should be entered in the register of part-payment (Ref. Chapter 14(2) duly noting the claimant's address (as given in the original claim), where the balance amount is payable to another person, a separate claim should be obtained. The Part-Payment Register should be reviewed every month and as and when the amount is available for making further payments, action should be taken by the office to effect further payment without insisting for a fresh claim from the claimants. Where the payment is to be made to other eligible persons, intimation should be sent for the amount due for payment for preferring the claim.

10.12. ***FORMAT OF CLAIM PRESCRIBED FOR WITHDRAWAL OF PROVIDENT FUND DUES***

10.12.1 To withdraw the Provident Fund dues of the member of the fund, the claimant should submit the prescribed claim in Form 19 or 20, as the case may be, to the Regional Provident Fund Commissioner/ Officer-in-charge of the Sub-Regional Office. Instructions for proper completion and submission of claim form are given in the fly-leaf instructions appended to the claim form. Claim forms should be supplied to the claimants through the employers and Enforcement Officers. The claim forms should be got printed strictly in accordance with the format prescribed (Chapter 14 (1).

NATURE OF CLAIM		***TO BE PREFERRED***
Form 19		By the member ('Major' only)
Form 20		1) by the guardian of minor/ lunatic member
	or	2) by a nominee or family member or legal heir of the deceased member.
	or	3) by the guardian of the minor/lunatic nominee or family member or heir (separate claim should be preferred by each claimant)

WORKSHEET

10.12.2. The amount of Provident Fund dues payable to a claimant should be worked out in the worksheet prescribed (Annexure-I) and authenticated by Section Supervisor and Assistant Accounts Officer/Assistant Provident Fund Commissioner.

MODE OF PAYMENT:

10.12.3 The payment may be made at the option of the person to whom payment is to be made :-

i) by postal Money order; or

ii) by deposit in the payees' bank account in any Scheduled Bank; (including the urban Co-operative Banks) or any post office; or

iii) by deposit in the payees' name the whole or part of the amount in the form of annuity term deposits scheme in any nationalised bank; or

iv) through the employer.

10.12.4 Provided that where the Provident Fund amount payable by postal money order exceeds Rs. 500/-, it shall be remitted at the cost of the payee. The expenditure on money order commission on the money orders upto Rs.500/- is to be met from the Special Reserve Fund. As regards the accounting of this expenditure from Special Reserve Fund the following procedure should be followed strictly:-

a) On the basis of the scrolls and authorised claims received from the accounts groups, the Money Order commission to be borne by the Organisation and by payee may be indicated separately in the top sheet.

b) The amount to be met from the Special Reserve Fund may be shown in cash book in a separate column (to be provided) 'Money Order Commission paid'. The monthly total of this column may be arrived.

c) In the monthly classified summary also, the amount may be shown as 'Money Order Commission paid'.

10.12.5 Payment by Money Order is allowed only where the amount authorised is upto Rs. 2000/-.

10.12.6 Payment by cheque is allowed wherever the account is opened in a nationalised bank, scheduled bank, urban Co-operative Banks and Post Office Savings Bank. In such cases, the Account Payee cheque drawn in favour of the claimant with his S.B.A/c. and Bank/Post Office should be sent to the Bank/Post Office concerned for giving credit to the account. Under no

circumstances, cheque should be delivered in person. Wherever the final payment of Provident Fund dues is payable to a member on the day of his retirement, the cheque forwarding letter alone should be delivered in person, duly forwarding the cheque direct to the bank concerned.

10.13 ***PAYMENT THROUGH THE EMPLOYER***

Wherever the payment option is desired through the employer, such request can be entertained with the specific approval of the Regional Provident Fund Commissioner (F&A) after ensuring that receiving the Provident Fund through employer will really a beneficial to the member and in order to ensure that the Provident Fund dues are actually reaches the beneficiary, payment may be sent by means of Account Payee cheque drawn in the name of the establishment after obtaining an advanced receipt from the member concerned and also an undertaking from the employer that the amount will be paid to the member in full in the presence of two witnesses. An acquaintance for having received the payment by the member should be obtained by the employer duly witnessed by two persons known to the member and forwarded to the Regional office/Sub-Regional office. In such cases, the receipt of acquaintance should be watched and if this mode of payment is desired by all the members in an establishment a random check should be made through the area Enforcement Officer to ensure that the method of payment through the employer work satisfactorily without giving room for any complaint of non-payment, short-payment etc.

PAYMENT BY DEPOSIT IN THE PAYEE'S NAME OR PART OF THE AMOUNT IN THE ANNUITY DEPOSIT SCHEME IN ANY NATIONALISED BANK

10.14 On a specific option for this mode of payment as desired by the beneficiary in the application, he should be asked to submit the prescribed form of the concerned bank for purchase of the Annuity Deposit in that bank and on receipt of this, the payment will be made direct to the bank concerned under intimation to the member. The bank concerned will be requested to confirm the issue of the Annuity Deposit Scheme Certificate.

SCRUTINY OF FORM 19:

10.15 When a member desires final withdrawal of his provident fund money under para 69 of the scheme, he should submit an application in Form 19. On receipt of claim in Form 19 the following points should be ensured:

i) that the accumulations have become payable under the scheme;

ii) that the form is received through the 'dak in ward' section in Computer prepared inward sheet;

iii) that the form is correctly filled in and either signed or affixed with the impression of the left hand thumb;

iv) that the form has been attested and dated by the employer or any of the authorised officials and that the official seal of the attesting officer is affixed on the application;

v) that the signature of the employer or his authorised official tallies with the specimen signature card in the custody of the dealing hand;

vi) that the claim form need not be returned if the signature of the member does not agree exactly with the signature in the nomination form provided the claims are attested by the employer or his authorised official over their official seal. However any serious observation brought out by the Section Supervisor should be examine;

vii) that the application is supported by the relevant certificates, wherever necessary according to the "instructions" to the member;

viii) that the claim Form has been submitted after completion of two months from the date of leaving service, where necessary.

ix) that the name, father's name (Husband's name) account number, date and reason for leaving service tally with the particulars available on records such as Form-9 (Revised) and Form 2 (Revised);

x) that the Postal address given in Column No. 7 of the claim application is complete so as to send the Money Order (If opted) and payment intimation to the member; that the overwriting or corrections in this portion is duly attested by the claimant;

xi) that the particulars of Bank Account No. and full address of the Bank, advance stamped receipt are furnished in case the member opted payment by account payee cheque. The request for deposit in joint account in a bank should not be accepted.

xii) claim for payment of benefits under Employees' Pension Scheme, 1995 should be obtained and processed.

10.16 ***SCRUTINY OF FORM 20***

On receipt of Form 20, the following checks should be ensured.

In addition to the checks prescribed for scrutiny of Form 19 (except S.No. VI & VIII) the following should be verified:

i) Whether the claimant(s) is/are valid nominee(s) as per Form 2 (Revised);

ii) Whether the claimant is a guardian on behalf of minor. If so the guardianship certificate is enclosed;

iii) Death certificate is enclosed, where the death occured after leaving the service;

iv) Whether the claimant, not being a nominee, falling under the 'family' of the member as per the family certificate enclosed.

v) Wherever death occured, application in Form 5 (IF) claiming the Employees' Deposit Linked Insurance benefit (if due) and form 10-D (PS) for allowing family pension should be obtained.

10.17 ***ATTESTATION AND FORWARDING OF THE CLAIM***

a) Every employer shall, at the time when a member of the Fund leaves the service, be required to get the claim application for payment of provident fund in cases specified in clause (a) to (dd) of sub-paragraph (1) of Paragraph 69, duly filled in and attested, and to forward the said application within five days of his leaving service to the Commissioner or any other officer authorised by him in this behalf;

b) Every employer shall, at the time when a member of the fund leaves the service, be required to get the claim application for payment of provident fund in case specified in clause (e) of sub-paragraph (1) and in sub-paragraph (2) of Paragraph 69 duly filled in and attested and to give the said application to member for submission, on completion of the period specified in sub-paragraph (2) of Paragraph 69, provided the member continues to remain unemployed in a factory or other establishment to which the Act applies either through post or in person with proper identification to the Commissioner or any other officer authorised by him in this behalf;

c) Every employer shall, on the death of the member and on receipt of an application for receiving the amount standing to the credit of such member, forward forthwith but not later than five days of its receipt the said application to the Commissioner or any other officer authorised by him in this behalf.

d) If the applicant is unable to send the claim application through the employer or duly attested by him, for any reason,

whatsoever, he may forward it to the Commissioner or any other officer authorised by him in this behalf, and wherever necessary, the Commissioner or any other officer authorised by him in this behalf, may forward such application to the employer and the employer shall be required to return it within five days of its receipt.

10.18 The claim application should, therefore, be attested and forwarded by the employer under whom the member was last employed. If the member is unable to send the application either through the employer or duly attested him, for any reason whatsoever he may forward the claim duly signed in the presence of any one of the following authorised officials and got attested over the official seal.

i) Magistrate;

ii) A Gazetted Officer;

iii) Post/Sub-Post Master;

iv) President of the Village Union;

v) President of Village Panchayat where there is no Union Board;

vi) Chairman Secretary/Member of the Municipal/District Local Board;

vii) Member of Parliament, Legislative Assembly;

viii) Member of Municipalities and Municipal Corporations;

ix) Village Patol/ Village HEADMAN/ Karnam/Revenue Inspector;

x) Notary Public;

xi) Member of Central Board of Trustees, Regional Committee, Employee's Provident Fund;

xii) Manager of the Bank in which the Bank Account of the claimant is maintained;

xiii) Head of any recognised educational institution;

xiv) Justice of Peace;

xv) Lekhpal/Patwari;

xvi)Village Munsiff;

xvii)Office bearer of the recognised/registered trade union;

xviii)any authorised official as may be approved by the Commissioner.

NOTE:

The above list is not intended to be exhaustive and the Regional Commissioner/ Officer-in-charge of Sub-Regional Office may personally accept, as a special case, the attestation of an authority/individual considered suitable by him even though his name is not included in the above list.

10.19 The Central Board of Trustees at its 100th Meeting have approved the following procedures with regard to the attestation of claim forms for settlement of accounts under the Employees' Provident Funds Scheme, 1952

i) Where the claim is preferred by a member with attestation of the authorised official, other than his ex-employer within one year of the claim becoming due, irrespective of the amount involved, the claim should be settled by the Commissioner without getting the same verified/attested by the ex-employer.

ii) In case of those claims which are received one year after they become due and the claim applications, if not attested by the ex-employer should be sent to him for verification only.

The receipt of claims from the employers should be watched and if necessary the assistance of the area Enforcement Officer may be sought after a period of 7 days from the date of forwarding the claims to the employer.

iii) In respect of closed establishment where the employees finds it difficult to get the attestation of the employer, the member can get the claim application attested by one of the authorised officials, and send the claim application to the Commissioner, who can settled the claim after satisfying himself about the genuineness of the claim.

10.20 ***SETTLEMENT OF PROVIDENT FUND***

In spite of the fact that more than one authority has been specified to attest the signatures, yet the Regional Office/ Sub-Regional office insist for settlement of claims through employers. It is causing hardship to the members who worked in branches of a

covered establishment and the accounts are maintained in the Head Office. As a positive step to help the subscribers, if the claim papers are attested by the Bank Manager of the Bank where Bank Account is maintained, we should accept the same. It is also found that if the establishment has not sent Form 3A for the entire period the claim are returned to the subscriber. In such cases we must settle claim provisionally on the basis of records/remittances with us. The moot point to be noted is the necessity of the member rather than completion of all the formalities.
To summarise :-

i) We must accept the attestation from the Bank Manager where the member is maintaining account;

ii) The claim should be provisionally settled in absence of up-to-date returns

10.21 ***PAYMENT TO CORRECT PAYEE***

i) In order to ensure payment to the correct payee, the signature of the employer or his authorised official as found in the claim form should be verified with the specimen signature kept on record. The specimen signature of the employer/or his authorised officials should be obtained on a Card (specimen as per Annexure II appended to this Chapter) which would be kept in the custody of the concerned dealing clerk i.e., LDC/UDC duly accepted by Assistant Accounts Officer/ Enforcement Officer and he/she should compare invariably the signature appearing on the claim/advance application Form with the specimen signature in his custody before processing it further. Where the amount payable is more than Rs. 20,000/- the Section Supervisor should recheck the specimen signature before passing the claim. The dealing clerk will keep the cards, relating to those establishments which are being dealt by him, in his/her custody in a visualiser loose binder. In case of subsequent change, if any, in the authorised officials the old card should be replaced by the new card but the old card should be preserved for 12 years. Such specimen signature should be preserved in a separate folder. The procedure of maintaining specimen signature of the employer in Form-9 need not be followed.

ii) Visible marks of erasure and overwriting in the forms/documents should be carefully observed particularly by Supervisory staff.

iii) Wherever the bound volume of ledger cards are adopted the Index in the register should be referred to by the Assistant

Accounts Officer before settling the claim to see that the account is alive and date of settlement should be noted down in the Index against the relevant account No. as and when payment is authorised.

MEASURES FOR SPEEDY SETTLEMENT OF ACCOUNTS

10.22 While it is essential to make correct payment to the proper payee it is necessary to ensure that such payments are made as speedily as possible. Normally, it should be possible for claims received in fully completed form being paid out within 30 days of receipt. The following measures would be adopted to ensure speedy settlement of accounts.

1. The work relating to audit of Form 9 [Revised], Form 5, Form 2 [Revised], Form 12A and Form 3A should be kept upto date;

2. In the case of non-availability of any material information without which the claim cannot be settled, the same should be obtained separately from the employer without the claim form being returned;

3 When some information/document is sought as suggested in item (2) above, the employer should be given a week's time from the receipt of the letter to furnish the requisite information, and quick follow up action should be taken to obtain the information from the employer;

4. If the establishment is situated in the same station as Regional office/ Sub-Regional Office, the above information may be obtained on telephone or through an Enforcement Officer or a clerk sent for the purpose.

5. If final settlement is not possible in spite of the best efforts on the part of the Regional Office/Sub-Regional Office interim payment to the extent of the employee's share should be made to avoid hardship to the unemployed member or his survivors. Final payment should be made without insisting a fresh claim by authorising the payment in the prescribed format;

6 In the case of repatriation, migration or retirement of a plantation worker, special steps should be taken to settle claim in accordance with the instructions issued from time to time so that he is not forced to stay on in the estate/country for long without work;

7 The claim received should be distributed among the staff members on the same day; if any individual/Section is found to receive an unusually large number of claims at a particular time

(owing to mass retrenchment, etc.) they should be distributed on the same day to the other individuals in other Section also so that payments could be expedited. Action should also be taken on such occasions to provide the Cash Section with additional hands for a short period by diversion from other section to write the Money Orders/cheques and quicken the pace of remittance;

8 Each dealing assistant should ensure that the claim papers are put in within 3 days of receipt at the maximum. If the claim is found defective, and in case the claim is submitted before completion of two months from the date of leaving service, it should be returned with suitable instructions on the same day or the next. Incomplete and defective claims should under no circumstances be retained in the Section for more than a day after it s receipt. It should also be ensured that simultaneous settlement under Employees Provident Fund, Insurance Fund and Pension Fund wherever admissible, are effected;

9 Section Supervisors should ensure that the claim papers are put up to the Assistant Accounts Officers within 2 days at the most Section Supervisors are not competent to reject or return defective claims at their own level. All such cases should be submitted to the Assistant Provident Fund Commissioners for his orders.

10. Assistant Accounts Officer/ Assistant Provident Fund Commissioner should not take more than 3 days/1 day respectively to pass the claims for payment. Defective claims should be approved for return on the same day or the next day. The responsibility for rejection/return of defective claims should never be delegated to the Assistant Accounts Officer/ Section Supervisors;

11. As and when the claims are authorised for payment, the clerk attached to Assistant Accounts Officer/ Assistant Provident Fund Commissioner should make necessary entry in the relevant payment scroll. The payment scroll along with the authorised claims should be transmitted to the Cash Section before 12.00 Noon of the following day to Cash Section in a locked box;

12. The Cash Section should expedite remittance by Money Order/ Cheque within 3 days of the receipt of authorised claim. If the Money orders/Registered letters to be despatched are more in No., the Money Orders/ letter should be entrusted to different Post Offices in the station at which the Regional office/Sub-Regional Office is situated.

13. The claims should not be returned on the flimsy grounds. Minor objections in the claim forms should be waived at the discretion of the Assistant Accounts Officer / Assistant Provident Fund Commissioner / Officer in Charge of Sub-Regional Office/ Regional Provident Fund Commissioner, if they are not material to the entitlement of the claimants to the final dues under the rules;

14. In the absence of Form 10, claims could be settled on the basis of any sufficient indication of the reason/ date of leaving service available in the contribution card (Form 3A) or in the claim application.

15. Instructions should be issued to the establishments periodically requesting them to scrutinise the claims properly before submission to the Regional/Sub-Regional office and to ensure that complete information/Documents are furnished alongwith the claims. The common errors committed by them from time to time should be pointed out in such circulars, for avoidance.

16. If a large number of claims are found to be received consistently in incomplete form owing to carelessness on the part of the employers and /or ignorance on the part of the employees, the co-operation of their representatives in the Regional Committee should also be sought effectively.

17. A weekly report should be submitted by the Assistant Accounts Officer to the Officer-in-Charge of Sub-Regional Office/ Regional Provident Fund Commissioner in respect of outstanding claims. The Regional Commissioner/ Officer-in-charge of Sub-Regional Office should discuss with the Assistance Accounts Officer/Assistant Provident Fund Commissioner and the Section Supervisors and decide on the effective means of ensuring quick and correct payment of claims, at all times.

18. Regional Commissioner/ Officer-in-charge of Sub-Regional Office should personally look into all cases of delay and solve problems, if any, affecting quick settlement.

19. With a view to minimising the hardship caused to the members due to the non-receipt or delay in the submission of the returns/ remittances, the Regional Commissioner, Officer-in-charge of sub-Regional Office should ensure the prompt submission of the various Returns, including the statements of previous

accumulations and the remittances of the amount on due dates by the establishments.

20. It should be the endeavour of the Regional office/ Sub-Regional offices to make full and prompt payments in all cases. In cases where the employers have not remitted the Provident Fund amounts for certain periods, the Regional Commissioners/ Officer-in-charge of Sub-Regional office, may make part payments to the extent of receipts of the amounts in the Employees Provident Fund accounts. In all such cases of part payments, the Regional Offices/ Sub-Regional Offices may collect all the Outstanding Returns/ amounts by specially deputing the area Enforcement Officer and may arrange to settle the balance amount also as early as possible duly obtaining the relevant claim application.

21. It should be ensured that immediate payment is made, in all cases, particularly in superannuation and death cases. In the case of superannuation the date of retirement of the member will be known to the establishments which may have some Standing Orders governing employment and inter-alia prescribing the retirement age. It may not, therefore, be difficult for such employers to keep the Commissioner informed sufficiently in advance about the impending retirements. In such cases where the date of leaving service is foreseen owing to superannuation and other reasons, the claim forms should be sent by the employer to the Commissioners in respect of employees who are to retire or leave the service and in whose cases payments could be made immediately, three months in advance so as to enable the Regional Commissioner to update their accounts and effect payment on the date of leaving service of the member. The advance period of three months could be utilised to call for all wanting documents/ removal of objections/ obtaining transfers, etc. and to keep the claims complete in all respect, with a view to authorising payment on the date of retirement/ leaving service (where waiting period is not involved). In such cases the date of preferring the claims need not be on or after the date of retirement. While forwarding such claims in advance the employers should also be directed to furnish supplementary Form No. 10 for the month in which the causality is to occur and also Form No. 3A, duly incorporating the contributions that would be payable till the date of leaving service. The employer should be required to furnish a certificate in the covering letter that unless any correction in the date of leaving service/ contributions is notified to the Commissioner by Registered Post before the date of leaving service (as notified in the supplementary Form 10), the particulars already

furnished can be considered as final and any short excess credits will be made good by the employer.

22. In the case of death, instead of waiting for the nominee/heir to prefer the claim application the co-operation of the employers may be sought and they may be requested to forward the claim application, preferred by the nominee, alongwith the Form 10. Area Enforcement Officer may also be instructed that whenever they visit an establishment, they should give necessary guidance to the employers with regard to correct submission of the claim form, forms for grant of advances, etc.

23. For want of certain material information claims should not be returned. It would always be the endeavour of the Regional office/ Sub- Regional office to obtain the returns etc. from the employers in time.

24. Enforcement Officer should help both the claimants and the employers and afford all possible assistance in not only obtaining the wanting information and returns, but also educating them in the matter of proper filling up of the forms.

25. Public Relations Officers in the Regional/ Sub-Regional Offices should help the members who visit the office in filling up the claims forms correctly.

26. With a view to minimising the number of claims being returned, minor deficiencies and small technical objections could be waived at the level of Assistant Accounts Officer/Assistant Provident Fund Commissioner/ Officer-in-Charge of Sub-Regional Office.

27. Normally re-attestiation of the claim forms by the employers will be necessary only when the Regional Commissioner is not satisfied about the bonafides of the claimants and the Regional Provident Fund Commissioners/ Officer-in-Charge of Sub-Regional Office should use their discretion and decide cases.

28. The Regional Commissioner/Officer-in-charge of Sub-Regional Office should arrange to obtain and keep in proper custody, new sets of specimen signature of the employers or their officers authorised to attest the claims.

29. Nomination forms should be properly preserved.

30. As and when payment is authorised intimation should simultaneously be sent both to the claimants and their ex-employer.

31. Complaint registers in the Regional Office/ Sub-Regional Offices should be reviewed every week by the Regional Commissioner/ Officer-in-charge of Sub-Regional office.

32. Regional Commissioner/ Officer-in-charge of Sub-Regional office should be accessible to the claimants who desire to meet him with complaint about delay in settlement, etc.

33. Where claims are attested but do not bear official seal, such cases may be accepted as valid by the Regional Provident Fund Commissioner/ Officer in-charge of Sub-Regional Office after verifying the specimen signature of the attesting officer.

34. If a claim form is attested by an employer other than last employer but if the specimen signature is available, such claim form may be accepted by the Regional Provident Fund Commissioner/ officer-in-charge at his discretion;

35. The Regional Provident Fund Commissioner/Officer-in-charge of Sub-Regional office should frequently pay surprise visits to see that Public Relation Officer/ Receptionist attends to the job properly and also to enquire directly from the visitors about their grievance and to scrutinise the visitors book and the follow up action taken by the office in redressing the grievances. In addition they should fix an hour daily to meet the public/subscribers for hearing their grievances, giving due publicity to these meetings. On no account, the visitors should be allowed to visit the Sections or officials. The complaints should be acknowledged and action thereon initiated.

36. The list of pending claims generated by the EDP Section on 1st of every month should be scrutinised at the level of Assistant Provident Fund Commissioner and claims that are kept pending for more than a month are required to be verified and suitable guidelines issued to the Assistant Accounts Officer/ Section Supervisor to clear such claims. The Regional Provident Fund Commissioner (F&A) and Regional Provident Fund Commissioner incharge of Sub-Regional Office shall monitor the disposal of claims at their level and remedial measures taken on the issues that are hampering prompt settlement.

37. The claims that are returned, as entered in a separate register in Accounts Section should be reviewed every month by the

Assistant Accounts Officer so as to obtain the claim in proper form with wanting particulars and documents.

38. In case of Post strike, the Regional Provident Commissioner/ Officer-incharge should consider the feasibility of disposal of Cheques to the beneficiaries through courier service or direct delivery to the banks located locally through a messenger to avoid delay and inconvenience to the beneficiaries.

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ANNEXURE -I
(Ref Para 10.12

A/c. No. _____

WORKSHEET FOR AUTHORISING THE EMPLOYEES' PROVIDENT FUND DUES

Section	Claim		Regn. No.	Date	Payment			
	19	20			MO	Cheque	Full	Part

Name of the Member _____ A/c. No._____

1	Ground on which payment is authorised (Ref. Form 10/ Death Certificate)		
2	Age (i) on the date of joining the Fund (ii) on the date of authorisation		
3	Para under which claim is settled		
4	To whom payble Member/Nominee(s) Family Member(s) Heir(s) / Guardian		
5	Name of the claimant(s) and share payable (in case of claim in Form 20)	(1) (2) (3) ( ) ( )	
6	Year upto which Form 24 has been approved and closing balance of the member		Year C.B.
7	Certified that * claim has been scrutinised and found complete in all respect * The amount of P.A. / Contribution credited in the member's account has been received in full Forms 3-A audited and accepted * Interest and arithmetical accuracy of the account checked and withdrawals verified * Signature of the employer/authorised official verified with the specimen signature. * Form 2 verified * Necessary entry made in Form 2,9 (Revised) 21-A, 24 withdrawal Register, Reg. of SPF/DRF/UCD Undelivered MO/Part payment Following documents are enclosed (i) Form 3A for _____ (ii) Form 2 (Revised) (iii) Death Certificate (iv) guardianship certificate (v) Sucession Certificate Additional particulars if any :_____		

8	Amount due for authorisation worked out as follows : As per Ledger Card : Gross amount standing to the credit of the member Amount released (from) DRF/SRF/UCD Amount dues for authorisation Rs. M.O.Commission (if any) Rs. _____ Net amount to be paid by M.O.Rs._____ SB A/c. No. _____ With _____ Bank _____ Undelivered M.O/ Cheque _____ Interest credited Rs. _____		Rupees: _____ _____ (Rs. _____ (in words) _____ _____ _____ _____
	SUBMITTED TO ASSISTANT ACCOUNTS OFFICER FOR APPROVAL		
Clerk	Approved		Asst. Accounts Officer/Assistant Commissioner Date

Authorised claim retained for tansmission to Cash Section:

Payment Item No. :

Date :

Personal Clerk to Accounts Officer:

(Refer Para 10.21)

SPECIMEN SIGNATURE CARD

Full Name (Block Letters) _____

Name of Establishment with address : _____

_____

_____

Code No. of the Establishment : _____

Name of signatory and his status : _____

Specimen Signature : _____

_____

_____

Special instructions, if any : _____

CHAPTER - 11

TRANSFER OF ACCOUNTS

11.1.1 Section 17-A of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 and Para 57 of the Employees' provident Funds Scheme, 1952 enable an employee to transfer his Provident Fund account consequent to change in his employment from one establishment to another.

11.1.2 The transfer of account of an employee may be classified as under :

1 On leaving an establishment covered under the Act and joins another establishment to which Act does not apply;

2. On leaving an establishment to which the Act does not apply and joins an establishment covered under the Act;

3. On leaving an establishment and joins another establishment, where both the establishments are covered under the Act. i.e.

a) On leaving an unexempted establishment and joins another unexempted establishment:

i) falling with the jurisdiction of the same office; (i.e. Intra-office transfer within the Regional Office or within the Sub-Regional Office)

ii) falling outside the jurisdiction of office (i.e. Inter-office transfer from one Regional Office to another Regional Office or from one Regional Office to Sub-Regional Office of the same Region or outside the Region or vice versa or from one Sub-Regional Office to another Sub-Regional Office of the same Region or outside the region);

b) On leaving an unexempted establishment and joins any exempted establishment;

c) On leaving an exempted establishment joins another exempted establishment;

d) On leaving an exempted establishment and joins any unexempted establishment.

APPLICATION FOR TRANSFER :

11.2.1 An application viz. Form 13 (Revised) is prescribed for seeking transfer of Provident Fund Account falling in the category of 3(a) and 3(b) above. The transfer in other cases may be effected on the specific request in writing through a letter or through the form prescribed, if any, by the transferor Fund.

11.2.2 The application seeking transfer should be treated on par with the applications for final settlement of Provident Fund Account. Any delay in processing this application will result in undue hardship to the member in availing the advances/withdrawals and final settlement of accounts, in his present Account.

11.2.3 The application for transfer, after the authorisation of transfer will be sent to Cash Section with due authorisation thereon along with the payment scroll.

11.2.4 A specimen of Form 13 (Revised) is given in Chapter 14 (1).

11.2.5 Wherever transfer of Employees' Provident Fund accumulations arises on account of--

(a) grant of individual/class exemption or the entire establishment is exempted from the Employees' Provident Funds Scheme, 1952;

(b) where Head Office of an establishment was implementing the Scheme provisions centrally and subsequently requests for separate code number to the branches for implementation at respective places and or on administrative convenience such request is acceded to:

submission of Form 13A from individual members need not be insisted. In such cases, the transfer of funds and details of members through a consolidated transfer certificate may be made on the authority of the letter received from the establishment furnishing the details of members transferred to other Regional/Sub-Regional Offices.

TIME SCHEDULE

11.3 Transfer applications should be dealt with promptly and the transfer should be effected within 30 days of the receipt of the application, in complete form. The Assistant Accounts Officer / Assistant Provident Fund Commissioner should review the weekly report on the pending transfer cases. The Regional Commissioner/ Officer - in-Charge of the Regional Office/Sub-Regional Office should

review the position regarding the pending transfer applications at the close of each month and arrange for their expeditious disposal.

PROCEDURE FOR THE RECEIPT OF FORM -13 (REVISED)

11.4.1 The Form 13 (Revised) should be received and registered in the Computer before it is forwarded to Accounts Section for follow up action in the same manner in which other claims are processed. In addition, entries should be made in the 'Transfer out Register'

11.4.2 The format of this Register is given in Chapter 14 (2).

PROCEDURE FOR EFFECTING TRANSFER OF ACCOUNT IN REGIONAL OFFICE/SUB-REGIONAL OFFICE

11.5.1 After processing the receipt of transfer application, action should be initiated by the Dealing Assistant in Accounts Section to assess the amount due for transfer. The particulars of the previous employment as given in the transfer application should be checked with reference to the Form 9 (Revised) and the signature of the member in Form 13 (Revised) should be verified with the signature in the Form 2 (Revised). Interest for the broken period (i.e. for the current year) need not be credited. This procedure will hold good only where the transfer is to be made to another unexempted establishment, irrespective of the Regional/ Sub-Regional Office under which it falls. However, where the transfer is to be made to an exempted/ Private Provident Fund, irrespective of its location or the jurisdiction of the Regional Provident Fund Commissioner, interest shall be allowed in accordance with the provisions of Para 60 of the Employees' Provident Fund Scheme, 1952, as in the case of final settlement of account. On closing the ledger account of the member, the dealing assistant should furnish the details of transfer through the Annexure 'K' (Revised) i.e. Transfer Certificate. This certificate should be prepared in quadruplicate. Section Supervisor should exercise 100% check before the submission of Transfer Certificate/ Annexure K (Revised) along with the ledger card, Form 9, (Revised), 24, Transfer out Register, Withdrawal Register duly completed to the Assistant Accounts Officer. After ensuring the correctness of the amount due for transfer, the Assistant Accounts Officer will submit the case where the amount exceeds Rs. 20,000/- will submit the case to Assistant Provident Fund Commissioner to authorise the payment. Assistant Provident Fund Commissioner after due scrutiny should authorise the payment in application in Form 13 (Revised) and should also sign in the Transfer Certificate. Before signing the transfer certificate/ Annexure K Revised the amount authorised for transfer should be checked in figures and words and in the process to ensure that no space in the cage is left blank and unfilled cages are scored. The Clerk attached to the Assistant Provident Fund Commissioner will include the payments

in a separate payment scroll and Assistant Provident Fund Commissioner should attest the same after ensuring the correctness of the amount entered therein. The original, duplicate, triplicate copies of the transfer certificate/ Annexure K, transfer application, Form 2 (Revised), Insurance Policy assigned to the 'Board', if any, duly tagged should be sent to Cash Section along with the payment scroll (original/ duplicate) through a locked box. The quadruplicate copy of the Transfer certificate/ Annexure K (Revised) should be sent to Accounts Section. Member's Form 14 or Life Insurance Corporation's acceptance letter need not be sent. The authorised transfer applications and payment scroll should be acted upon in Cash Section in the same manner as applicable to final payment of claims.

11.5.2 On receipt of the authorised transfer application/ Annexure K (Revised) etc., Cash Section should prepare a separate Account Payee cheque in respect of each transfer case and forward the same along with the Annexure K (Revised) (Original), Form 2 (Revised) and Insurance Policy in one packet direct to the transferee office by Registered Post Acknowledgement Due. If the Life Insurance Policy is also sent, the packet should be sent by Insured Post. With reference to the Schedule of payment/payment scroll (duplicate) the Transfer out Register should be completed by the Accounts Section.

11.5.3 While forwarding the cheque to the transferor region, the Cash Section should endorse a copy of the forwarding letter, to the member concerned and also to the Accounts Section.

ANNEXURE-K (REVISED)

11.5.4 The format of Transfer Certificate Annexure K (Revised) is given in Chapter 14.

11.5.5 The original Transfer certificate (Annexure K (Revised) should be sent to the transferee office and the duplicate copy to the member concerned. The triplicate copy should be retained in Cash Section along with Form 13.

11.5.6 In addition to the Provident Fund particulars of the member and the amount of transfer certified in the Annexure K (Revised), the particulars relating to the Pension, if applicable should also be furnished.

11.5.7 Where the transfer is made to an exempted establishment, a copy of the Annexure K (Revised) with reference to the particulars of Pension Scheme should be sent to the Regional Office/Sub-Regional office in which the Pension Account of the member will be kept.

11.6 ***PROCEDURE FOR ACCEPTANCE OF TRANSFER IN THE TRANSFEROR OFFICE (REGIONAL OFFICE/ SUB-REGIONAL OFFICE)***

11.6.1 On receipt of the packet containing the cheque, Transfer certificate, Annexure K (Revised), etc. Cash Section in the Transferee office should send the cheque on the same day of receipt to the State Bank of India for credit to Employees' Provident Fund Account No. 1 and forward the Transfer Certificate/ Annexure K (Revised), Form 2 (Revised) etc. , to the concerned Accounts Section through a transit register. Before doing so, the Cash Section should affix the following rubber stamp on the Transfer Certificate/ (Annexure K (Revised).

Cheque dated ---------- received and sent to State Bank of India for credit to Account No. 1 vide Cash Book (Cash) Item No. _____. Amount may be credited to the Member's Account/Employee's Master in Computer.

Clerk / Section Supervisor / Assistant Accounts Officer/ Asstt. PF Commissioner

Date:

11.6.2. The transfer Certificate/ Annexure K (Revised) should be forwarded to Accounts Branch through the EDP Section wherein the details of transfer, period on which interest due, etc., will be extracted to the Employee's Master of the member in his present establishment. Thereafter, the Transfer certificate/ Annexure K (Revised) should be transmitted to Accounts Section with a certificate thereon for record of transfer extracted to the member's present account.

11.6.3. The Accounts Section should make a note of the transfer in the member's new ledger account opened on the basis of Form 9 (Revised) or Form 5 received from the employer and incorporate the new Account number on the right hand corner of Form 2 (Revised). The details of transfer should also be recorded in the 'Transfer - in Register'. The entries made in the ledger card and Transfer-in Register should be attested by the Assistant Account Officer/Assistant Provident Fund Commissioner of the transferee office. Simultaneously, an intimation should be sent to the member concerned confirming the credit of transferred amount to his account. On receipt of the Schedule of receipt, the Accounts Section should indicate the credit Item No. of the amount transferred and credited to Account No. 1 in the 'Transfer-in-Register' under the initials of Clerk Section Supervisor.

11.6.4 In case the transfer of amount by Account Payee cheque the receiving office should meet the collection charges, if any, out of Regional Administrative Account (Account No. 2).

11.6.5 The format of Transfer-in Register is given in Chapter 14(2).

11.7 *TRANSFER OF ACCOUNTS - UPDATING OF EMPLOYEE'S MASTER IN COMPUTER*

11.7.1 All cases of 'Transfer-out' as passed through Payment scroll should be brought under the Computerised Payment Accounting System (CPAS) in the Computer. The amount of Provident Fund transferred, date of transfer authorisation, transferee office will be entered into the Employee's Master so as to take into account these particulars for compilation of Annual accounts.

11.7.2 Similarly, all transfer-in cases received from other Provident Fund Office (Regional Office/ Sub-Regional Office) or Exempted/ Private Provident Fund, the details of transfer as furnished in the Transfer Certificate (Annexure K (Revised) should be transmitted to EDP Section for extracting the data to the Employee's Master, indicating the month from which interest is payable. Thus all the transfer-in cases will be included in the annual accounts of the respective subscribers.

PROCEDURE FOR TRANSFER

11.8 On leaving an establishment covered under the Act and joins another establishment to which the Act does not apply

11.8.1. If the employee desires for the transfer of his Provident Fund Account and the rules of the Provident Fund of the uncovered establishment permits such transfer, the Provident Fund amount may be transferred.

11.8.1.1 The transfer should be made on obtaining the application in Form 13 (Revised) and in the case of Provident Fund of exempted establishment through the form prescribed by them for this purpose. The application should be forwarded by the present employer expressing the willingness to accept the transfer and indicating the name of the fund in favour of which cheque should be drawn and sent. On receipt of the application, it should be processed and transfer should be effected as explained in para 11.5.1 of this Chapter. The transfer should be effected in such cases within a period of 3 months from the date the intimation of transfer was made known to the office.

11.8.2 On leaving an establishment to which the Act does not apply and joins an establishment covered under the Act.

11.8.2.1 An employee on leaving an establishment to which the Act does not apply and joins an unexempted establishment is required to intimate through a letter, the details of his Provident Fund Account maintained by his ex-employer expressing his willingness to get the transfer of his Provident Fund accumulation. On receipt of this, the transferee office (Regional Office/ Sub-Regional Office) should take up the matter with the ex-employer of the member and if the rules of the Private Provident Fund provides for such transfer, transfer may be obtained through Demand Draft/ Cheque. Alternatively, if the ex-employer of the member transfer the Provident Fund accumulation of the member, on their own on the basis of the request of the member, the amount transferred should be accepted, as explained in Para 11.6 of this Chapter.

11.8.2.2 Wherever a member joins an exempted establishment, the exempted Provident Fund should accept the transfer directly.

11.8.3 On leaving an establishment and joins another Provident Fund covered establishment

i) On leaving one unexempted establishment and join another unexempted establishment :

11.8.3.1 This type of transfer may arise within the same office or from one office to another.

11.8.3.2 When a member leaves an unexempted establishment and joins another unexempted establishment and where both the accounts are maintained in the same office (Regional Office/ Sub-Regional Office) it can be categorised as Intra-Office Transfer . In such cases no physical transfer of fund will be made but the Provident Fund accumulations standing to the credit of the member in his previous employment will be transferred to his Provident Fund account in the present establishment.

11.8.3.3 While effecting the transfer, no interest for the part of the current year shall be allowed.

11.8.3.4 The Transfer Certificate Annexure K (Revised) should be sent to the concerned Accounts Group of the same office through the EDP Section to make necessary entries in the transferor Employee's Master and transferee Employee's Master, simultaneously (if already exists, otherwise creating a Employee's Master for this purpose). Thereafter the Annexure K (Revised) with a certificate of EDP thereon should be sent to the concerned Accounts Section to record the details of transfer in the master ledger card of the member

and also in the Transfer-in Register, under the initials of Assistant Accounts Officer. Necessary entries should be made in the Form 9 (Revised) as per Transfer Certificate Annexure K (Revised).

11.8.3.5 Even in case of transfer from one Sub-Accounts Office to another Sub-Accounts Office in the same Regional Office, where the centralised EDP is functioning for the use of both the offices, the procedure outlined in the preceding para should be followed.

11.8.3.6 Wherever a member leaves an unexempted establishment and joins another unexempted establishment falling outside the jurisdiction of the Regional Office/ Sub-Regional office under which his Provident Fund account was kept, the transfer should be effected through actual physical transfer of Provident Fund accumulations through cheque. Such transfer is made from One Regional office to another Regional office or to a Sub-Regional office in the same region or outside the region. This type of transfer is categorised as Inter-office transfer of accounts.

11.8.3.7 The member should submit the application in Form 13 (Revised) through his present employer and forward it to the Provident Fund Office (Regional Office/ Sub-Regional Office) by which the transfer is to be effected.

11.8.3.8 The procedure to be followed for closing the account in the transferor office and crediting the Provident Fund accumulation in the transferee office (both in the ledger account of the member and employee master file in the Computer) is explained in para 11.7 of this Chapter.

11.8.3.9 (ii) On leaving an unexempted establishment and joins an exempted establishment

A member who leaves an unexempted establishment and joins an exempted establishment falling under the jurisdiction of any Regional Office/ Sub-Regional Office in the Organisation should submit his application in Form 13 (Revised) to his present employer (i.e. exempted establishment) who will approach the Regional Office/Sub-Regional Office concerned to obtain the transfer of Provident Fund accumulations. While doing so, he will furnish the name of the fund to which Provident Fund accumulations to be transferred and the Regional Office/ Sub-Regional Office in which the Pension Fund of the member is maintained. On the basis of these particulars, transfer of Provident Fund accumulation should be effected to the exempted fund. The details of Pension Fund should be furnished through a Transfer Certificate (Annexure K (Revised) to the Regional Office/ Sub-Regional Office concerned

(iii) On leaving an exempted establishment and joins another exempted establishment.

11.8.3.10. On the transfer of an employee from one exempted establishment to another, whether situated in the same region or in another, the transfer of Provident Fund accumulations should be arranged directly between the two establishments, without the intervention of the Regional Provident Fund Commissioner. The transferor establishment should effect the transfer within 3 months from the date of receipt of a claim to this effect from the transferee establishsment.

11.8.3.11 The exempted establishment while effecting the transfer of Employees' Provident Fund Account, should simultaneously, endorse a copy of transfer certificate to the Regional Provident Fund Commissioner concerned, to facilitate the transfer of details of Employees' Pension Fund to the (transferee) Regional Provident Fund Commissioner where the Pension Fund Account is maintained.

(iv) On leaving an exempted establishment and joins an unexempted establishment.

11.8.3.12 A member when he leaves an exempted establishment and joins an unexempted establishment falling in the jurisdiction of any Regional Office/Sub-Regional Office, should, on joining the unexempted establishment, furnish his previous Provident Fund Account No. with the exempted fund and separate Account No. if any, allotted under Pension Scheme, name and address of the Exempted Fund to which he was contributing, to his present employer, so as to communicate the same through the Remarks Column in Form 5 to the office (Regional Office/ Sub-Regional Office) concerned.

11.8.3.13 The member should apply to the exempted establishment for transfer of his Provident Fund accumulations to his present Provident Fund Account kept by Regional Office/ Sub-Regional Office. He should also submit an application in Form 13 (Revised) duly attested by the ex-employer or present employer to the Office (Regional Office/Sub-Regional Office) in which his Pension Account is maintained, for issue of a transfer certificate relating to his Pension Fund to the transferee Regional Office/ Sub-Regional Office. The same procedure as outlined in para 11.6. of this Chapter should be followed for acceptance of transfer of Provident Fund accumulation and the details of Pension Fund Account.

TRANSFER OF ACCOUNT AFTER THE DEATH OF THE MEMBER

11.9. Where a Provident Fund account has not been transferred during the life time of the member on account of non-submission of transfer application or for any other reason, and if it is brought to the notice of Regional Provident Fund Commissioner about the earlier Provident Fund membership, the Regional Provident Fund Commissioner may arrange to get the account transferred from other Regional Office/Sub-Regional Offices without insisting for a transfer application and settle the deceased member's account.

11.10 ***TRANSFER INTIMATION TO THE MEMBER:***

11.10.1 With a view to expediting the transfer of Provident Fund accumulations in respect of a particular member from the previous account to the present account both within the Regional Office/Sub-Regional Office as well as outside the Regional Office or Sub-Regional Office, the member concerned should be intimated about the receipt of transfer application and the omissions, if any. The employer should also be requested to furnish the required documents, if any, and a copy of this letter should be endorsed to the member. The wanting particulars should be obtained so as to ensure the transfer of account and all applications returned should be watched for its re-submission.

11.10.2 Immediately on effecting the transfer, the member concerned should be informed of the amount and the date of transfer along with a copy of the Annexure K (Revised). Similarly the transferee office should intimate the member confirming the receipt of transfer, amount transferred and the year in which the transferred amount is included in the present account. It is needless to explain the need for giving intimation to the member on the transfer of his accounts.

EMPLOYEES' PROVIDENT FUND ORGANISATION

REGIONAL/ SUB-REGIONAL OFFICE _____

ADDRESS:_____

Vide Part II Chapter 11.5.4

(To be prepared in QUADRUPLICATE)

ANNEXURE - K (REVISED)

TRANSFER CERTIFICATE

PART -A DETAILS ON TRANSFER OF ACCOUNT :

1 Name of the Member (in Capital letters) :

2 Father's/ Husband's Name :

3 Date of birth / Age of the member :

4 Sex :

5 Date of Joining Employees' Provident Fund :

ACCOUNT TRANSFERRED

6 Account No.

7 Establishment Name and Address

8 Regional Office/Sub-Regional office : a) P.F.
(Indicate the name of RO/ SRO/ Exempted/ Private PF)
b) Pension _____
(Indicate the name of RO/SRO)

9 Date of leaving previous employment (as per Form 10)

Date of joining present employment as per Form 13 (R)

(Where only Pension Account (is transferred, this part need not be completed)

PART-B **DETAILS OF TRANSFER OF PROVIDENT FUND AMOUNT:**

10 Total amount transferred Rs.
(in figures)

Rs.
(in words)

(Under Rs. _____)

* O.B. as on		Contrn. inc. ref of w/d upto		Int. credited upto _____		Total credit		Withdra-wals		Net credit to the A/c	
EE	ER	EE	ER	EE	ER	EE	ER	EE	ER	EE	ER

* Balance on the last date of the A/c. Period 19_____ 19_____

12. Interest credited upto _____ / Not credited for the year_____
[Current]

12A Monthly contribution and withdrawal for the year: ER EE

Contributions
Withdrawals

13 Details of earlier membership (if any) :

14 Details of withdrawal for Housing/Marriage/ Education/Physically handicapped :

15 Insurance policy financed upto :

Remarks :

E :
e there is no physical transfer of funds, please send an intimation to EDP Section in the
as shown in Annexure IV of Computerised Preparation of Accounting System
ation manual and users guide) along with the Transfer Certificate (Annexure - K)
sed)

PART -C PENSION FUND (NO PHYSICAL TRANSFER OF FUNDS)

17 Date of joining Employees' Family Pension Scheme, 1971

18 Period of total breaks in service (Upto 15.11.95)

19 Wages as on 16.11.95 — Upto Rs. 2500 / Above Rs. 2500

20 Date of joining the Employees' Pension Scheme, 1995

21 Period of non-contributory service (on or after 16.11.95) till the date of leaving service

22 Wages for the period of 12 months preceding the date of leaving service

	1	2	3	4	5	6	7	8	9	10	11	12
Month/ year												
No. of days wages earned												
Wages paid												

23. Whether opted to pay Pension contributions on the wages above Rs. 5000/- : Yes No

24 Scheme Certificate issued (if any) : Control No.___ Date _____

25 Form 2 (Revised) : Enclosed Not enclosed

26 Remarks :

Date

Signature of APFC with stamp

For the use of Cash Section (Transferor Office)

Transferred Rs. _____(in words)

vide Cheque No.
dated _____ drawn in favour of _____

Signature of APFC (Cash)

For the use of Transferee Office

Cheque received and forwarded to B
vide Cash Book (Cash) No. _____
dated _____. Amount may be
credited to Member's Account in the
transferee establishment

Signature of APFC (Cash)

EDP SECTION

Provident Fund & Pension particulars extracted to Employee's Master

Signature of EDP Supe

CHAPTER - 12

SUBSCRIBER'S ANNUAL STATEMENT OF ACCOUNTS

12.1 *STATEMENT OF ACCOUNTS* :

12.1.1 The foremost objective of the Employees' Provident Fund Organisation in the field of Service to Subscribers, apart from timely payment of Provident Fund amount and other benefits to the members and their beneficiaries, is the prompt and accurate issue of Annual Provident Fund Statement of Accounts to the members. Coupled with the above objective, the statutory requirement under Para 73 of the Employees' Provident Fund Scheme, 1952, stipulates that the Accounts Sections in Regional Office/ Sub-Regional Offices should issue a Provident Fund Statement of Accounts annually soon after the close of each financial year. The promptness in compiling the Annual Statement of Accounts of the Provident Fund member will accelerate the pace of settlement of Provident Fund Accounts and grant of withdrawal/advance.

12.1.2 The Provident Fund Annual Statement of Accounts should reflect the position of :

a) Provident Fund balance standing to the credit of the member as on 1st April, each year;

b) Contributions (both member and employer shares i.e. employer's share being the excess of 8.1/3% of pay in respect of pension members) made during the financial year (i.e. from wages paid for March to February - following year);

c) Refund of withdrawal received, if any, during the financial year;

d) Interest credited to the account annually on 1st of April of each year i.e. calculated on the monthly balance method (from 1993-94 onwards);

e) Withdrawal made during the financial year (including part settlement, if any);

f) Closing balance of the Provident Fund amount as on 31st March of each year.

12.1.3 Consequent to introduction of Employees' Pension Scheme, 1995, Employer's share of Provident Fund contribution upto 8.1/3% of pay, in respect of each member is diverted to the Pension Fund. In addition, the Pension Fund members in unexempted establishments are conveyed through their Provident Fund amount statement of accounts, the cumulative

period of non-contributory service as on 31st March of each year. The format of Provident Fund Subscribers Annual Statement of Accounts to be supplied to all the members of the Fund (except where the Provident Fund balance is treated as unclaimed and shown as non-contributory Account) is given in Chapter 14.

SYSTEM OF PREPARATION OF ANNUAL STATEMENT OF ACCOUNTS

12.2.1 The Provident Fund Subscribers' Annual Statement of Accounts was prepared manually till the year 1989-90 except in Maharashtra and Goa Regions wherein the Annual accounts was prepared on a set of unit Record Machines of the IBM World Corporation, from 1964 onwards.

12.2.2 In order to cope with the volume in this sphere of work and aiming at prompt issue of accounts before the stipulated date, the system of preparing annual statement of accounts was gradually switched over from Manual to Computer in all Regional Offices and Sub-Regional Offices, commencing from the year 1990 onwards. Further on account of the change in the method of crediting of interest from allowing interest on Opening Balance to the monthly balance system, there was an absolute necessity to computerise the entire operation of issue of annual statement of accounts in all Regional Offices/ Sub-Regional Offices. Keeping this in view, with the support of National Informatic Centre (Labour Information System Division), New Delhi, a software viz., Electronic Data Processing - Computerised Annual Accounts Preparation Application Software was (EDP-CAPS) designed and implemented in all Regional offices/ Sub-Regional Offices.

12.2.3 This application software (CAPS) was designed to maintain members accounts on an yearly basis, collecting the data for the year as a whole. It compiled annual statement of accounts and generated Members' Accounts Slips through Computer.

12.2.4 Under the Computerised Annual Accounts preparation Application Software (CAPS), the annual accounts preparation process was mainly divided as one time activity at the time of conversion from the Manual System and other activities as per the requirement.

12.2.5 As a one time activity, the following files are created in the computer which are considered as the basic data base for processing and compiling the annual accounts :

1. Creation of Establishment Master (A/c. No. & Name of each member); etc.

2. Creation of interest rate master (1952-53) onwards;

3. Creation of Code Directories (for Section, Task holder etc.);

4. Creation of Employee's Master having Opening Balance separately for member and employer.

Under other activities, the details of contributions, transfers (in/out), withdrawals and advances are collected and processed at the time of compilation of annual statement of accounts of an establishment.

12.2.6 The CAPS is applied to generate the annual statement of accounts upto the accounting year, 1992-93.

12.2.7 With effect from 1.4.1993, the interest is to be paid to the members accounts on monthly balance method and credited on annual basis. To suit this, the contributions recovered on wages for each month, withdrawal/ advance paid in each month should be taken as input to determine the interest due, through computer. Consequently, the software (CAPS) is modified to enable the computer to prepare annual statement of accounts by calculating interest on monthly running balance of the subscribers and the amended software is named as Computerised Accounts Monthly Preparing System (CAMPS).

Under the amended software (CAMPS), the following changes were incorporated:

Form 3A of the subscribers will be the input document in place of Form 6A.

Wages, Employee's and Employer's share of contribution for all the 12 months of the year are to be fed into the computer for calculating the interest on monthly running balances.

The reconciliation of Form 3A with reference to form 6A, Form 12A and DCB Register is to be done by Accounts Section before sending it to the EDP Centre along with a certificate that all the Form 3A have been received from the establishment (including settled cases during the relevant year).

Interest credited to the settled cases should be furnished in the employees' share and the interest on employer's share will be entered as 'Zero'.

Amount of withdrawals to be fed <u>separately</u> for employees' share and employer's share.

In respect of transfer-in cases, contributions as per Annexure K (Revised) and Form 3A for the year should be given (Checklist for Form 3A may show an error message which can be manually corrected by the Accounts Section).

Where more than one withdrawal in a month in respect of a member, the same should be totalled and entered.

There is no change in the format of Form 23 and 24.

The software CAPS will continue to be utilised for preparation of annual accounts for the period prior to 1993-94 and will also remain loaded in the computer.

The modified software of CAPS, known as CAMPS is to be adopted for the year 1993-94 and 1994-95.

12.3. REVISED CAMPS - 95

12.3.1 Consequent to introduction of Employees' Pension Scheme, 1995 the format of Form 3A has been modified to provide therein the amount of pension contribution diverted out of employer's share of Provident Fund restricting it to 8.1/3% of maximum pay of Rs. 5,000/- (or on the higher pay, if opted by member). The Computerised Accounts Preparation System (CAMPS/CAPS) had the limitations of capturing the data from modified Form 3A and maintaining the Provident Fund and Pension Accounts. Therefore, the Computerised Employees' Pension Scheme, 1995 (CEPS) Accounts module has been developed to capture data from the modified Form 3A. This maintains the subscribers accounts with Employees' Provident Fund (Employee), Employees' Provident Fund (Employer), Pension contribution, the non-contributory period (NCP) in days, etc. For continuity with CAMPS, the software has been developed with almost similar screens, so as to ensure smooth change over from CAMPS to CEPS (i.e. revised CAMPS - 95).

12.3.2 The salient features of the CEPS (Account Module) Revised CAMPS-95 are as under :

The data entry format for capturing the Form 3A data has been modified as per the revised (Form 3A) input document (Chapter 14(1).

The Pension Fund contributions and non-contributory period of service are included.

Provision for acceptance of higher rate of Pension contribution and/or on higher wage over and above the ceiling and higher rate of Provident Fund (Employee) contribution are made.

Only the wages are entered and the system automatically calculates Provident Fund and Pension Fund contributions. This has resulted in speedy data entry.

Rate of contributions applicable to the establishment is taken from the Establishment master.

12.3.3 Wherever the rate of contribution will vary every month depending on the employment strength of the establishment, if any, the Form 3A should accompany a statement bearing the details of employment strength every month as per Form 12-A, so as to enable the system to apply the exact statutory rate applicable for each month. For this purpose, the data entry on wages should be followed by the predetermined numerical code to denote the rate of contributions to be applied each month. Alternatively, the employment strength for each month should be fed into Establishment master. The revised CAMPS - 95 is applicable from 16.11.1995 and however the data for December, 1995 (wage month November, 1995) should be made as per Form 3A only.

Form 23 report format is modified to reflect the non-contributory period of service under Employees' Pension Scheme, 1995.

Form 24 report format is modified to include Pension fund contributions and non-contributory period.

All other fields are as applicable for CAMPS/CAPS.

12.4 *COMPILATION OF ANNUAL ACCOUNTS THROUGH COMPUTER - RESPONSIBILITIES OF USER IN ACCOUNTS SECTION*

12.4.1 In the Computerised Accounts Preparation System the user (Accounts Group) has to carry out different items of work to enable electronic data processing. These items can be broadly classified into 3 parts :

A Sending documents to EDP Cell for data entry;

B Verification of checklists to ensure that the data entry made on the basis of documents sent to EDP Cell are correct and that the checklist conforms to the requirements as per the basic documents;

C Approval of printed Form 24 and despatch of Form No. 23 to the Employers for distribution of the slips to the subscribers.

A *SENDING DOCUMENTS TO THE EDP CELL*

12.4.2 The following documents are to be sent to the EDP Centre for processing of annual accounts :

1 Approved Form No. 24 for the previous year;

2. Form No. 3A for the year for which the accounts are to be prepared (duly reconciling Form 3A with Form 6A and 12A and DCB register)

3 Withdrawal statement of the year for which annual accounts are to be prepared (Statement A to D);

4 Transfer-in-statement for the year for which the annual accounts are to be prepared (Statement A to C);

Only one year documents should be sent at a time.

1. ***APPROVED FORM NO. 24 FOR THE PREVIOUS YEAR :***

12.4.3. For the preparation of annual accounts on Computer, the first step required is the preparation of Employee's Master. This contains Account No. and name of the member and his opening balance for the year for which the accounts are to be prepared, among other information. The Account No., name and the opening balance are to be extracted from the approved Form No. 24 for the previous year. If the accounts of an establishment have been once processed on the computer the approved Form No. 24 for the previous year need not be sent to the EDP Cell for data entry. If the accounts of the establishment are to be prepared for the first time the approved Form 24 of the previous year, if any, should be sent. While forwarding the Form No. 24 for the previous year the following checks should be carried out to ensure that :

i) Correct names appear in the Form No. 24, if any name is missing, the name should be furnished against relevant A/c. No. in Form No. 24. Additions and corrections should be signed by Clerk and Section Supervisor;

ii) Correct Account Nos. appear in Form No. 24, if any Account No. is missing the same should be furnished. Correction and addition should be signed by Clerk and Section Supervisor;

iii) Alpha Numerical Account Nos., if any, appearing in Form No. 24, should be changed to numerical. It may be possible that members have been allotted alpha numerical numbers either by the employer or by the office. For example, if any account number is appearing as TN/120/360-A etc., this is an alpha numerical number. Such numerical number for account number is not according to the provisions of the Scheme and the Manual and that therefore, the system will not accept such alpha numerical numbers. Hence, whenever alpha numerical numbers appear in the Form No. 24 they should be changed appropriately under intimation to the employer and after making necessary changes in relevant records like Form No.. 9 (Revised) etc. It should be ensured that no alpha numerical

numbers are in the approved Form No. 24 (or in any document like Form 3A/ 6A withdrawal statement, transfer-in-statement).

2. ***FORM 3A (REVISED)***

12.4.4 The contributions for processing the annual accounts for the years 1993-94 and 1994-95 are taken from the Form 3A (Revised). The Provident Fund and Pension contributions are calculated with reference to wages furnished in the Form 3A by the employer from the year 1995-96 onwards and the amount of contribution in respect of each member is taken to Form 24. Before sending Form 3A to EDP Centre for data entry and for the processing, the following checks should be made to ensure -

i) that the account numbers are correct;

ii) the dues as per Form No. 12-A and 3A are tallied with the dues as per Form 6A;

iii) Receipt of remittances to cover the dues as per Form No. 6A as verified with reference to Form 3A are confirmed;

iv) Form 3A is authenticated by the authorised officer of the employer;

v) The wages are posted in respect of all the months;

vi) The rate of contributions is properly reflected, if there is any change in the rate in any month, the correct rate should be indicated against the relevant month(s);

vii) The non-contributory period of service is furnished under Col. 7 where no wage is posted against a month, the entire month should be taken as non-contributory period;

viii) Wherever the member is contributing to Provident Fund at a higher rate, the rate of contribution is furnished;

ix) Wherever the member is contributing to Provident Fund over and above Rs. 5,000/- such information is furnished;

x) Wherever the member opts for Pension Fund contribution over and above Rs. 5,000/- for enhanced pension such information is furnished;

xi) The Form 3A in respect of settlement cases should be sent so as to verify the correctness of the recovery and remittance of contribution;

xii) A top list to Form 3A showing the monthwise employment strength and statutory rate of contribution with reference to Form 12 A (Revised) is furnished, wherever required.

A checklist comprising the verification of aforesaid items should be attached with Form 3A sent to EDP.

3. ***WITHDRAWAL STATEMENT:***

12.4.5 i) The withdrawals during the year for preparation of the annual accounts are taken from withdrawal statement prepared on the basis of the withdrawal register as confirmed with reference to the case files. There are different types of withdrawals which are granted to members. They are final settlement of accounts, advances under Para 62 and 68 and part settlement of claims. Hence, withdrawal statements are to be furnished in different formats. They are withdrawal statement A, Withdrawal statement B, Withdrawal statement C and Withdrawal statement D.

ii) In Part A of the Withdrawal statement, all cases of final settlements and transfer-out cases including inter office transfer are to be entered. In this statement the serial number, account number of the member, name of the member, broken period interest in Employees' and Employers' Columns, the gross amount including forfeiture, if any, should be furnished. After the statement is prepared control totals should be made and checked and signed by Clerk, Section Supervisor and Assistant Accounts Officer.

iii) In Part B of the Withdrawal statement cases of part settlement, if any, made during the year are to be furnished. The columns under the part are similar to the Part A statement. After the statement is prepared control totals may be worked out and checked and signed by Clerk, Section Supervisor and Assistant Accounts Officer.

iv) Part C of the Withdrawal statement is to be filled in with details of Insurance Premia paid to any of the members who are financing their insurance policies through Provident Fund accumulations (Para 62 of the Scheme). The columns under the statement are serial number, account number of the member insurance amount, name of the member, the amount of premium paid and remarks, if any, in the remarks column, in most cases the Accounts Groups are not required to furnish any information. However, if a policy has been stopped for paying premium, such information can be stated. After the statement has prepared, control totals may be furnished, checked and signed by Clerk, Section Supervisor and Assistant Accounts Officer.

v) In part D of the withdrawal statement the details of all types of advances granted under Para 68 of the Scheme such as advances for house

building construction, repayment of loan taken for the purpose of acquisition of dwelling house etc., and also withdrawal for marriage, medical treatment and others are required to be furnished. The columns under this part are serial number, account number of the member, name of the member, amount of advance/withdrawal and also the para of the scheme under which the advances/withdrawals have been granted. After the statement has been prepared, control totals should be checked and signed by Clerk, Section Supervisor and Assistant Accounts Officer.

vi) While filling in the withdrawals statements, the following checks are required to be carried out. The statements should be prepared in the prescribed proforma.

a) All the items of withdrawals should be checked to ensure the correctness of the figures and account numbers;

b) The amount should be furnished legibly without overwriting. Any corrections in the figures and account numbers should be initialled by the Clerk/Section Supervisor.

12.4.6. 4. ***TRANSFER-IN-STATEMENT:***

Transfer-in-statements are in three parts viz, A, B, C

i) Part A of the transfer-in-statement has to be filled in with cases of all transfers which were received from unexempted establishments (Intra Office transfers). In this proforma the columns required to be filled are Control No., Account No. in respect of the members whose transfer has been received, name of the member, opening balance separately as Employees' Share and Employer's share and current year's contributions (monthwise) including the contributions received by way of transfer separately as Employees' Share and Employer's share.

ii) Part B of the transfer-in-statement is used to enter the transfer received from exempted establishments. Broken period interest for the period from the date of the receipt of the amount till the end of the financial year i.e. 31st March of the year should be manually worked out and furnished. The following columns are in the Part B transfer-in-statement. They are serial No., A/c. No. of the member, name of the member, opening balance separately as Employees' and Employers' share (current contributions if any (Monthwise) for the year along with contributions received and wages may be added to the figures under this column) and the broken period interest separately as Employees' and Employers' share.

iii) In part C of the transfer-in-statement only such items as the maturity value of Insurance Policies in respect of any member and refund of

misused withdrawals received only need be furnished. This proforma contains, serial No., account No. of the member, name of the member and the amount separately as Employees' and Employers' shares, in all cases of maturity value of policies the amount will be posted only in the Employees' Shares column and the Employers' share column will be left blank. Wherever refund of misused advances are received, the amount required to be credited to Employees' and Employers' share should be shown separately.

iv) While preparing transfer-in-statement in different parts the prescribed proforma should be put into use. The following checks should be carried out while preparing the transfers-in-statements.

1. The name and account number are furnished correctly;

2. The amount is correct as per the actual transactions as reflected in transfer in registers Annexure K and case files.

3. Different columns of the statements should be correctly filled in and control totals furnished;

4. The statement should be initialled by the Clerk/ Section Supervisor/ Assistant Accounts Officer.

12.4.7 Computerised Payment Accounting System (CPAS) software has been developed by the National Informatic Centre in the year 1993 itself for monitoring the receipt and disposal of claims, applications for advances/withdrawal, transfer, recording all payments, transfers, preparing the Cash book etc. A software has also been developed to record the payment towards financing Life Insurance Policy of the member. As these systems has been put into operation in all the Regional Offices/ Sub-Regional Offices, the above settlement, transfer statements need not be sent to EDP from the year the above system has been put into operation in the Regional Office/ Sub-Regional Offices. The computer will generate the required data and carry them to Employee's Master and from there, it will be taken to Form 24.

MAINTENANCE OF RECEIPTS AND WITHDRAWALS OF AN ESTABLISHMENT FOR AN ACCOUNTING YEAR

12.5 The foregoing steps to compile the accounts with reference to the Receipts and Payments certified manually by the Accounts Section and without any system of counter check or verification, such computer generated subscriber annual statement of accounts cannot ensure 100% correctness. It is, therefore, necessary that the receipts (including transfrer-in) and payments details of each establishment, as captured and processed through CRAS and CPAS software should be preserved and directly taken from the employee master at the end of the year to process the accounts, so as to ensure authenticity, accuracy and to adopt a proper accounting system.

B *VERIFICATION OF CHECKLIST*

12.6 i) On the basis of the documents such as Form No. 24 (first year processing), Form No. 6A upto 1992-93, Form 3A from 1993-94 onwards, withdrawal statement and transfer-in-statement the Data Entry Operators attached to the EDP Centre make data entry to the computer. The computer would be operated to generate check list (Chapter 14(2) in respect of the opening balances, contributions, transfer-in and withdrawals: The checklists are then sent to the concerned users (Accounts Groups) for verifying the figures, names and account Nos. in the checklist to ensure that they are correct as per the original documents. The following checks are required to be carried out by the user (Accounts Groups) to ensure that

1) The Account Nos. are correct;

2) The names are correct;

3) Whenever changes in names are suggested by the employer, they are carried out;

4) The amounts in Opening balance, contributions, withdrawals, transfers are accurate.

ii) In the checklist, the page totals which are appearing in the Form No. 24 of the previous year along with the running page total calculated by the computer also would appear in the statement of opening balances. If there is any difference between running page total calculated by the computer and the page total which was taken to the computer from the previous year's approved Form No.24 and from Form No. 3A and other documents, an error message would be reflected in the relevant page of the checklist. Hence it would be easier for the user to select such pages for verification more closely. While verifying checklist it is not always necessary to check all the items in each page. However, special care should be taken while verifying the withdrawals and transfer-in part of the checklist.

iii) In the Second or subsequent year processing verification of checklist of Opening Balance statement would be still easier. If the Closing Balances printed in the summary reconciliation portion of the previous year and total of the Closing Balance in the statement are tallied, it means that the Closing Balances of each member have been correctly posted as Opening Balances in the next year and hence the printed statement is correct. If it does not tally, check up the manual corrections made in the Form No. 24 for previous year. These corrections may be carried out in the statement of Closing Balance checklist.

iv) Wherever any correction is needed it should be carried out legibly and clearly, there should not be any over-writing or erasors in the

printed figures. If a correction is found necessary as per the original documents, it would always be preferable to mark a thin line over the printed figures and to write correct figures just above the scorred out figures, or if that is found difficult, to round the printed figures, and then to write the correct amount just above the rounded figure. All the corrections should invariably be initialled by the Clerk, Section Supervisor and Assistant Accounts Officer. If any correction in the checklist remains unsigned such corrections cannot be edited and the checklist may have, therefore, to be sent back to the user for authenticating the correction. This should be noted as a very important aspect of checklist verification. The reasons for corrections should be explained and orders of Assistant Provident Fund Commissioner obtained in writing.

CORRECTNESS OF INTEREST CREDITED

The rate of interest applied and accounting period to be verified to ensure that the rate as applicable for the relevant years is given by the Computer. Special care to be taken to verify the interest on past accumulations dues credited, past accumulations dues transferred, transfer in cases and correctness of interest calculated on manual basis for the purpose of final settlement and transfer out.

v) After completing the verification a certificate should be appended at the end of the checklist to the effect that necessary verification has been carried out with reference to the original documents and corrections wherever necessary have been made as required. The certificate should be authenticated over the dated initials of the Clerk, Section Supervisor and Assistant Accounts Officer.

vi) Once the verification is over, the checklist should be returned to the EDP Cell. Original documents such as Form No. 24, Form 3A, withdrawal statement and transfer-in-statement on the basis of which checklist generated are not to be returned to the EDP Cell along with the verified checklist.

vii) Not more than 3 days should be taken by the user (Accounts Groups) for verification and return of the checklist. This should be strictly observed.

viii) On the basis of the corrected checklist received in the EDP Cell, data entry operator will carry out necessary editing. After editing a second checklist may be generated and sent to the accounts groups. This is to enable the user (Accounts Group) to confirm whether the corrections which were suggested in the first checklist have been properly incorporated the way in which the user (Accounts group) wanted the corrections that were required. While checking second checklist no elaborate verification of each and every item is needed. What is necessary would be to check up the corrected entries to ensure the corrections have been carried out in the computer.

ix) The second checklist after verification and after furnishing a certificate should be returned to the EDP Centre within 3 days positively. In the EDP Cell, the second checklist will be further edited and corrections, if any, are carried out. Thereafter the establishments will be put to the computer for processing of the final accounts and to printing of the Form No. 24 and Form No. 23.

C ***APPROVAL OF FORM NO. 24 & DESPATCH OF FORM NO. 23***

12.7 i) The computer printed Form No. 24 & 23 (Chapter 14(1) are despatched to the accounts groups. If the corrections have already been carried out and the Opening balances, contributions, withdrawals and transfers are tallied through the checklists, there need not be any individual itemwise checking of the Form No. 24. As soon as the figures are tallied and the reconciliation of Form No. 24 completed, it should be approved over the signature of the dealing clerk and Section Supervisor and the officer concerned. On approval of the printed Form No. 24, accompanying Form No. 23 should be despatched to the employers for distribution of the slips to the members. Before despatch of the Form No. 23 facsimile signature of the Officer concerned should be affixed on the individual slips. Any corrections in the Form No. 24 or in the Form No. 23 should be made over the dated initials of the dealing clerk, Section Supervisor, Assistant Accounts Officer.

ii) Under no circumstances printed Form No. 24 and Form No. 23 should be allowed to be lying with the user without taking necessary action to approve the Form No. 24 and to despatch Form No. 23. Not more than 3 to 5 days should be taken for completing this item of work.

iii) As soon as the Form No. 23 are despatched the user should intimate the date of despatch of the account slips to the EDP Cell in the following proforma :

Sl.No	Code No.	Year for which slips issued	No. of Accounts slips issued	Date of despatch of slips	A/c. Group No.
(1)	(2)	(3)	(4)	(5)	(6)

iv) The accounts groups are also required to maintain a register for entering the details of the EDP accounts. In this register all details such as Code No., Year, Date when documents sent to EDP, Date when checklist received from EDP, Date of return of checklist to EDP, Date of receipt of printed Form No. 24 and Form 23, Date of despatch of Accounts Slips, No. of Accounts despatched etc., are to be entered.

v) Immediately after despatch of the account slips and soon after the intimation of date of despatch of accounts slips, the user (Accounts Groups) has to send Appendix 'E' to the EDP Centre. Normally, the Appendix 'E' is expected to be received in the EDP Cell alongwith Form No. 6A withdrawal statement and transfer-in-statement in respect of the establishment in respect of which the accounts slips have been despatched for processing of the annual accounts for the subsequent year. However, if due to some reason or the other the documents for processing the accounts for the subsequent year is delayed the Appendix 'E' alone should be sent to EDP Cell. This another important requirement which the user has to strictly adhere to. Appendix 'E' is essentially an intimation to the Computer where the accounts printed in Form No. 24 and sent to the user was approved with or without any correction or change in any of the figures printed thereon. In case Form No. 24 was approved with some corrections then the details of such corrections have to be indicated in the prescribed proforma of the Appendix 'E'.

vi) It is found that usually corrections in the printed Form No. 24 are carried out by the user before approval of the Form No. 24 in the following circumstances :

1. Some transfer cases which ought to have been included in the transfer-in-statement or in the checklist might have been omitted, which the accounts group might have found it necessary to be incorporated in printed Form No. 24.

2. There might have been some differences in the amount of contributions, as they are in Form No. 3A and Form No. 6A. But at the time of settlement of claim during the year, the amount of contribution might have been taken as per Form No. 3A. The Accounts Groups might have found it necessary to make the adjustment of the difference in the printed Form No. 24 before approval, though that should have been adjusted at the time of verifying the checklist.

3 Accounts which had been transferred to UDA Account and segregated from Form No. 24 for the previous year might have been taken at the time of final settlement and the accounts groups might have found it necessary to incorporate the amount of UDA in the Form No. 24 before approval.

vii) In all such cases and other exigencies where corrections would have been necessary, they should have been carried out at the time of sending documents for data processing or such corrections should have been carried out at checklist verification stage. Had this been done there would not have been any need for changing the printed Form No. 24. Hence, always the endeavour should be to make whatever corrections are needed at the checklist stage itself. However, due to some reason or the other, if a correction has become absolutely necessary in the printed Form No. 24, such correction has to be intimated in the Appendix 'E' with suitable explanation to enable the Data Entry Operator to carry out the editing. In the Appendix 'E' proforma, it should be clearly stated whether such correction is due to a transfer-in which is accounted or due to adjustment in contributions as appearing in Form No. 6A or in Opening Balance etc. This is very important because data for various transactions are going to different files and the Data Entry Operator is required to call that particular file to carry out the editing for the corrections intimated in the Appendix 'E'.

PREPARATORY WORK IN ACCOUNTS SECTION :

12.8 The Dealing Assistant in Accounts Section should ensure that the DCB Register and Withdrawal Register in respect of each establishment is kept uptodate and closed as on 31st March of each year. This work should be completed latest by 30th April of each year. The employer is required to submit the Form 3A (Revised) and Form 6A (Revised) on or before 30th April each year (Chapter 14 (1). This should be watched and action initiated and the defaulter tackled under the penal provisions. A register to watch the Form 3A/6A should be kept in Accounts Section in the format shown in Appendix A and reviewed weekly by Assistant Accounts Officer, under his dated initials in the first page of the register. All efforts should be made to procure the Form 3A/6A and the area Enforcement Officer should be made responsible to procure the same. If need be a press note be given to draw the attention of employers to fulfil their duties before the due date. The Assistant Provident Fund Commissioner, incharge of Accounts should personally contact the establishments having 50 and above employees to expedite the submission of Form 3A/6A in the month of April itself. If the establishment is preparing Form 3A & 6A through computer, the floppy may be obtained for processing annual accounts.

12.9 ***RECONCILIATION***

12.9.1 The annual statement of accounts compiled through computer with reference to the Form 3A/6A, Receipts and withdrawals through CRAS and CPAS should be reconciled by the officials incharge of the establishment in the Accounts Section, in the following manner :

The balances of the year, i.e. opening balances, contributions, withdrawals, closing balance should be reconciled with the figures in the last year's Form 24 and the Cash Book.

i) ***Opening Balance :***

It should first be ensured by verification of the entries in the register of withdrawals and register of transfer of accounts that figures in respect of all the relevant accounts are posted completely in the Form 24. The total figures shown in the Form 24 under 'opening balance' should then be reconciled with the figure shown under Closing Balance in the Form 24 of the immediately previous year or with the total figures shown in the past accumulation statement, if the establishment had been covered during the year for which the annual accounts is compiled. In the case of the figure shown in the past accumulation statement it should be certified by the Assistant Accounts Officer that the total figure shown under closing balance in the Form 24 tallies with the total amount of past accumulation transferred by the establishment both in the form of securities and cash. In the other case, the figure shown under the opening balance in the Form 24 should be shown to tally with the total of (i) figures shown under the closing balances in the Form 24 of the previous year and (ii) the opening balance in respect of cases transferred in during the financial year in question.

ii) ***Contributions :***

The total of the figures shown under contributions and Refund of withdrawals in the Form 24 should be tallied with the total of (i) the figures shown in the DCB Register in respect of the establishment and (ii) the contribution plus refund of withdrawals shown in respect of cases transferred-in during the year. The monthly figures shown in the DCB Register should have already been paired with the corresponding figures indicated by the Cash Section in the Schedule of Receipts compiled by them each month for Account No. 1. Hence, if the total of the figures shown under columns of contributions and refund of withdrawals of the Form 24 is found to tally with the corresponding figures shown in the DCB Register in respect of the establishment for the year, it would mean that the aggregate of the posted ledger balances of contributions as compiled in the Form 24 have been proved to agree with the actual receipt of cash as recorded in the Cash Book and this would confirm that our liability in this regard is correctly assessed. Similarly, the receipts towards pension contributions should be reconciled. On introduction of CRAS in EDP, the receipts of an establishment for the year as a hole should be taken and reconciled with the contribution shown in Form 24.

iii) ***Withdrawals:***

Similarly, the total of the figures shown under the column withdrawals during the year in the Form 24 should be tallied with the total of the figures recorded under Withdrawals/advances and final payments in the Register of

withdrawals in respect of the establishment for the year. The entries of payments in this Register are required to be made initially at the time of grant of advance/transfer/settlement of accounts and later checked up with the duplicate copies of the payment scroll/ Daily payment sheet (Schedule of payment) received from Cash Section. In token of the check, the date of payment and item number should be recorded in the withdrawal register. Hence, if the total figure under the column withdrawal during the year in the Form 24 is found to tally with the total of the figures of payment of advances and final dues in the Register of withdrawal, it would mean that the posted ledger balances in respect of withdrawals as compiled in the Form 24 have been proved to agree with the actual payment of cash as recorded in the Cash Book and this would confirm that the position regarding the discharge of our liability is correctly assessed. It has to be mentioned in this connection that cases in respect of which dues had been authorised by the Assistant Accounts Officer/ Assistant Provident Fund Commissioner but payment thereof was not actually made before the close of the financial year, including the amounts transferred to the Unclaimed Deposit Account are included in the Form 24 and shown as paid (withdrawal) cases. As this would effect tallying of the figures under withdrawal in the Form 24 with the figures in the Cash Book, it is necessary to record a reconciliation of such figures in the Form 24 so that the correct figure could be taken for inclusion in the Balance sheet.

iv) The total of the figures shown in the Form 24 of all the establishments in the Group/Section under the columns 'Interest' should be found to tally with the totals of the corresponding figures recorded in the Interest Suspense Account Register maintained for all the establishments in the group/Section for the year.

12.9.2. The various processes of the above reconciliation should be recorded step by step in the Special Broad Sheet meant for the purpose (Ref. Chapter 14(2) and the final proof of correctness of the Closing Balance of the member's account should be checked 100% by Section Supervisors and certified at the end over the signature of the Assistant Accounts Officer.

12.9.3. On the basis of the above certificate, the compilation of the establishment annual accounts in Form 24 will be finally approved by the Assistant Accounts Officer and each of the forms will then be had machine numbered serially and stitched in the form of a register, along with the Broadsheet.

12.9.4 In the case of defaulting establishments rubber stamp impression affixed on each statement of account shown the financial year and the rate, should also indicate the wage period for which the provident fund contributions are reflected in the accounts slips and the period for which the provident fund dues are outstanding. The annual statement of accounts should be sent to the employer, intimating the period for which the contributions are not reflected in the slips on account of their failure to deposit the dues, for distribution to the subscribers as provided for in para 73(i) of the Scheme.

12.9.5 The establishment may be instructed to distribute the annual account slips within one month of their receipt by them under intimation to the Regional/Sub-Regional Offices and keep on their record the acknowledgement of the members for verification by the Enforcement Officer concerned. The Enforcement Officers should during their inspection of the establishment satisfy that the annual accounts slips to the individual members are issued and verified the acknowledgement obtained and recorded. A copy of the letter (without its enclosure) forwarding the annual statement of accounts should also be endorsed to the Labour Union(s) functioning in the establishment concerned to enable the members to know the position independently of their establishment.

The subscriber will satisfy themselves about the correctness of the annual statement. Any error pointed out by them should be brought by the employer to the notice of Assistant Accounts Officer within six months of the receipt of the statement. If no objection is received within that period, the annual statements should be taken to have been accepted as correct.

As the popularity of the Organisation depends to a large extent on the efficiency and promptitude with which the aforesaid annual statements of accounts are sent to the members each year, it is necessary to ensure, by proper pre-planning of the various stages of the work and by effective education of the employers in regard to submission of the required documents in time that the annual accounts in From 24 for a year are compiled by the Regional office in respect of all the establishments positively by the 30th September of the following year. For this purpose, it is necessary to maintain systematically a Special Progress Register (Ref. Chapter 14(2)

As the scientifically correct method of compilation of the Balance sheet with reconciliation of all the figures therein with the posted ledger balances and within the time limit set by the audit authorities could be adopted only if all the annual accounts in From 24 are ready by the 30th September, the need for special and vigorous steps being taken by all the Regional/Sub-Rgional Offices to complete the annual account work by the 30th September, cannot be over emphasised.

CHAPTER - 14

GROUP NO._____

REGISTER IN ACCOUNTS GROUP APPENDIX 'A'

Sl.No.	Estt. Code	Ext. Code	Year for which a/cs are being processed	Date of receipt of F/3A/6A in the Group	No. of pages received F/24 for previous year (for this year)	No. of pages received of F 6A and No. of F/3A received	Date of					Remarks (Write here the No. of a/cs involved and name of the estt.
							despatch of documents to EDP	receipt of 1st check list from EDP	receipt of check list (corrected)	receipt of checked F 24 & 23 from EDP	despatch of F/23 to employer	
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]

FORWARDING LETTER OF DOCUMENTS SENT TO THE EDP CELL
FOR USE IN ACCOUNT GROUP

1 Estt. Code No. Extension Code

2 No. of months for which Interest Credited in last appd. Form 24

3 Year for which A/cs. are to be processed

4 Accounts Group No.

5 Date of Despatch to EDP Cell

	Pages	Amount Employee's Share	Amount Employers' Share
i) Form 24			
ii) Form 3A			
iii) Withdrawal-A			
iv) Withdrawal-B			
v) Withdrawal-C			
vi) Withdrawal -D			
vii) Transfer-in-A			
viii) Transfer-in-B			
ix) Transfer-in-C			

Initial Clerk Initial Officer

FOR USE IN EDP CELL

1 Date of receipt of document in EDP Cell (put date stamp here)

2 Token No. allotted to the documents

3 Date of allotment and name of the Data Entry Operator

4 Date of the Collection of Data Entry

5 Date of generation of F/24 - F/23 and

Signature of Supervisor

FOR USE IN ACCOUNTS GROUP

1. Date of despatch of F/23 to the employer _____

WITHDRAWAL STATEMENT -A

Group No. :----------

SPECIMEN

NAME OF OFFICE _____

NAME OF A.C. _____

NAME OF A.A.O _____

NAME OF S.S./ H.C. _____

Withdrawal Statement for the year _____

in respect of M/s _____

Code No. _____

[A] FINAL SETTLEMENT

Sl.No	A/c. No.	Name of the Member	Interest paid		Amount paid gross including forfeiture	Month of authorisation
			EES	ERS		

WITHDRAWAL STATEMENT - B

Group No. :----------

SPECIMEN

NAME OF OFFICE _____

NAME OF A.C. _____

NAME OF A.A.O _____

NAME OF S.S/ H.C. _____

Withdrawal Statement for the year _____

in respect of M/s_____

Code No. _____

[B]PART SETTLEMENT

Sl.No	A/c. No.	Name of the Member	Interest paid		Amount paid gross (including forfeiture)		Month of authorisation
			EES	ERS	EES	ERS	

WITHDRAWAL STATEMENT -C

Group No. :----------

SPECIMEN

NAME OF OFFICE _____

NAME OF A.C. _____

NAME OF A.A.O _____

NAME OF S.S /H.C. _____

Withdrawal Statement for the year _____

in respect of M/s_____

Code No. _____

[C] ADVANCES UNDER PARA 62 INSURANCE PREMIUMS :

Sl.No	A/c. No.	Name of the Member	Amount of Advance	Remarks	Month of authorisation

WITHDRAWAL STATEMENT - D

Group No. :----------

SPECIMEN

NAME OF OFFICE _____

NAME OF A.C. _____

NAME OF A.A.O _____

NAME OF S.S./H.C. _____

Withdrawal Statement for the year _____

in respect of M/s_____

Code No. _____

[D] [OTHER ADVANCES (U/P) 68 :

Sl.No	A/c. No.	Name of the Member	Amount of Advance EES	ERS	U/P which advance granted	Month of authorisation

TRANSFER-IN-STATEMENT - A

Group No. :----------

SPECIMEN

NAME OF OFFICE _____

NAME OF A.C. _____

NAME OF A.A.O _____

NAME OF CLERK _____

Transfer-in-Statement for the year _____

in respect of M/s _____

Code No. _____

A] Cases where broken period interest is not to be given and the Employees' Shares and Employers' Shares to be added to Opening Balance :

Sl.No	A/c. No.	Name of the Member	Opening Balance		Contribution		Month of receipt
			EES	ERS	EES	ERS	

TRANSFER-IN-STATEMENT - B

Group No. :----------

SPECIMEN

NAME OF OFFICE _____

NAME OF A.C. _____

NAME OF A.A.O _____

NAME OF CLERK _____

Transfer-in-Statement for the year _____

in respect of M/s _____

Code No. _____

B] Cases where physical transfer of funds received and broken period interest to be calculated manually (e.g. transfers from exempted establishments etc.)

Sl.No	A/c. No.	Name of the Member	Opening Balance		Interest for the required period (specify period)		Month of receipt
			EES	ERS	EES	ERS	

TRANSFER-IN-STATEMENT - C

Group No. :----------

SPECIMEN

NAME OF OFFICE _____

NAME OF A.C. _____

NAME OF A.A.O _____

NAME OF CLERK _____

Transfer-in-Statement for the year _____

in respect of M/s _____

Code No. _____

C] Refund of withdrawals, if any, other than AECD. The items which have to be furnished here would be like maturity value of Insurance premia/ refund of misused advance etc. only)

Sl.No	A/c. No.	Name of the Member	Amount of Refund		Month of receipt
			EES	ERS	

INTIMATION OF DATE OF DESPATCH OF ACCOUNTS

PROFORMA

Sl.No.	Code No. of the Establishment	Year for which the accounts have despatched	No. of accounts involved	Date of despatch	A/c. Group No.

APPENDIX - E

(To be sent by accounts group immediately on approval of F/24.)

1. Accounts Group No. _____
2. Code No. of Estt. _____
3. Extension Code No. _____
4. Year for which A/c approved _____
5. Office dealt by _____
6. Message Accounts approved without any corrections or change in F/24
   Accounts approved with the following corrections.

IMPORTANT : The details of corrections will have to be shown in two parts for each A/c. No. viz. Part (a) will indicate the actual figures which was in the printed F/24 before correction and Part (b) will reflect the position as it appears after correction.

OB		Interest		Contributions		Refund of withdrawal	Withdrawal	Closing Balance	
EES	ERS	EES	ERS	EES	ERS			EES	ERS
1. A/c. No. _____ Name of Member _____									
a) _____									
b) _____									

2. A/c. No. _____ Name of Member _____
a) _____
b) _____
3. A/c. No. _____ Name of Member _____
a) _____
b) _____
4. A/c. No. _____ Name of Member _____
a) _____
b) _____
5. A/c. No. _____ Name of Member _____
a) _____
b) _____
6. A/c. No. _____ Name of Member _____
a) _____
b) _____
7. A/c. No. _____ Name of Member _____
a) _____
b) _____
8. A/c. No. _____ Name of Member _____
a) _____
b) _____

CHAPTER - 13

RECONCILIATION OF THE ANNUAL BALANCES ACCOUNTS OF THE ESTABLISHMENTS

13.1 *NEED FOR RECONCILATION :*

It has been explained in the foregoing chapters how important is to compile the annual accounts of each establishment in Form 24 accurately and also in time. The accuracy in the compilation of each establishments account would automatically lead to the accuracy in the preparation of the final accounts of the entire organisation but this has to be proved properly in the form of a detailed reconciliation between the total balances under the various heads shown in the Form 24 of all the establishments with the corresponding ones booked by us in the Balance Sheet of the Organisation for the particular year. Unless this reconciliation is effected, it cannot be convincingly proved that all the amounts received by us in the form of contributions and all the amounts paid out to the members in the form of withdrawals, advances and final dues have been duly accounted for in our accounts.

13.2 *ARRANGEMENTS TO BE MADE*

To effect the aforesaid reconciliation the annual accounts of each establishment should be compiled in a systematic manner on the basis of the actual amounts of cash received and cash paid out. Every effort should be made to ensure that all annual accounts in respect of all the unexempted establishments for a year are completed in Form 24 positively by the 30th September of the following year.

13.3 *ACTUAL MANNER OF RECONCILIATION :*

The actual reconciliation should be effected in the prescribed proforma. (Chapter 14 (2) 'Consolidated Balance Compilation Statement of the Subscribers' Annual Statement of accounts'. As soon as Form 24 in respect of an establishment is finally compiled , the total final balances therein under the various heads should be transferred and posted against the Code No. of that establishment indicated in ascending serial order of the Code Nos. in the said

consolidated balance compilation statement. The progressive posting of these figures in the statement would also enable the office to ensure at any time that the annual accounts (in Form 24) of all the establishments in the region have been prepared without any omission. After all the figures in respect of all the establishments are posted, the totals have to be struck under each of the heads 'contributions', 'refund of withdrawals', 'interest', 'withdrawal' etc. The total thus arrived at would indicate the total amounts of receipts and total amount of payments in respect of all the establishments covered in the region and as the figures included therein in respect of each establishment has already been reconciled with the corresponding figures in the Cash Book, it would mean that the total receipts and payments as recorded in the Cash Book have been correctly posted in the ledger cards of the members of all the establishments in the region. The totals under the various heads should be shown serially to be the same as certified under the corresponding heads in the Balance Sheet. Then we would have proved that the figures exhibited in the Balance Sheet have been reconciled both with the cash receipts and payments as recorded in the cash books and balances of the members. Hence, this reconciliation should be done by each Regional/Sub-Regional Office, year after year.

13.4 ***RECONCILIATION THROUGH COMPUTER***

Since the annual statement of accounts of each establishment is compiled through Computer duly retrieving and reconciling the receiept and payment through CRAS, CPAS and CAMPS (Revised) etc., the procedure outlined above for reconciliation can be easily achieved through computer. For this purpose, a separate software to be developed to extract the balances of Form 24 of all the establishments for each financial year in a separate file. In the Regional Office/Sub-Regional office, wherever the computer is in operation, the reconciliation should be achieved before the 30th September of each year.

13.5 ***MONITORING***

The Financial Advisor & Chief Accounts officer in Central Office, through the Regional Provident Fund Commissioner (F&A) in the regions will ensure proper and prompt reconciliation in the manner explained above.

GUIDELINES FOR FILING THE NOMINATION FORM :

Whom you can nominate

1 ***Nominee for Provident Fund : (Refer Form 2 [Revised] Part A (EPF)***

Nomination may be in favour of one or more persons;

A member who has got no family or a bachelor/spinster can nominate any person or even an institution of his choice;

A married member should nominate one or more persons from among the family members viz., wife/husband, children (including adopted children) - whether married or unmarried, minor or major; dependant parents, deceased son's widow and children. (A female member can nominate her husband's dependant parent also).

2. ***Particulars of 'family' [refer Form 2 (Revised) Page 2 - Part B]***

Write the names of your family member viz., wife/husband and all children (sons and daughters) with full particulars.

3. ***Nominee for Pension*** :

A bachelor/spinster and a member who does not have any living spouse and/or children may nominate any person on acquiring family, the nomination so made will be invalid.

A member having his wife/husband and/or children (irrespective of their age and marital status) should nominate one among them (except spouse) as nominee.

It is necessary to give the name of a nominee (one person only).

Supplied Free of Cost
Para 5.9

FORM 2 (REVISED)

NOMINATION AND DECLARATION FORM
FOR UNEXEMPTED/EXEMPTED ESTABLISHMENTS

Declaration and Nomination Form Under the Employees' Provident Funds and Employees' Pension Scheme

(Paragraph 33 and 1 (1) of the Employees' Provident Fund Scheme, 1952 and Paragraph 18 of the Employees' Pension Scheme, 1995)

1	Name (in Block letters)	:	
2	Father's/Husband's Name	:	
3	Date of Birth	:	
4	Sex	:	
5	Marital Status	:	
6	Account No.	:	
7	Address : Permanent Temporary :	: :	

PART -A (EPF)

I hereby nominate the person(s)/cancel the nomination made by me previously and nominate the person(s) mentioned below to receive the amount standing to my credit in the Employees' Provident Fund in the event of my death:

Name & Address of the nominee /nominees	Nominee's relationship with the member	Date of Birth	Total amount of share of accumulations in Provident Fund to be paid to each nominee	If the Nominee is a minor, name and relationship & address of the guardian who may receive the amount during the minority of nominee
(1)	(2)	(3)	(4)	(5)

***Certified that I have no family as defined in para 2(g) of the Employees' Provident Fund Scheme, 1952 and should I acquire a family hereafter, the above nomination should be deemed as cancelled.**

***Certified that my father/mother is/are dependent upon me.**

*** Strike out whichever is not applicable**

Signature or thumb impression of the subscriber

PART- B **(EPS) Para 18)**

I hereby furnish below particulars of the members of my family who would be eligible to receive widow/children Pension in the event of my death.

S.No.	Name of the family member	Address	Date of Birth	Relationship with the member
[1]	[2]	[3]	[4]	[5]
1				
2				
3				
4				
5				

*Certified that I have no family, as defined in para 2(vii) of Employees' Pension Scheme, 1995 and should I acquire a family hereafter I shall furnish particulars thereon in the above form.

*I hereby nominate the following person for receiving the monthly widow pension (admissible under para 16 (2)(g) (i) & (ii) in the event of my death without leaving any eligible family member for receiving pension

	Name and Address of the nominee	Date of Birth	Relationship with the member
1			
2			
3			
4			

Date : * Strike out whichever is not application ***Signature or thumb impression of the subscriber***

Place :

CERTIFICATE BY EMPLOYER

Certified that the above declaration and nomination has been signed/thumb impressed before me by Shri/Smt/Kum _____ employed in my establishment after he/she has read the entries/entries have been read over to him/her by me and got confirmed by him/her.

Date : Signature of the employer or other authorised Officers of the establishment

Dated the : Name & Address of the factory/Establishment or Rubber Stamp thereof

Para 7.1.7

EMBLEM

Folio No. _____

FORM - 21 -A

EMPLOYEES' PROVIDENT FUND SUBSCRIBERS LEDGER ACCOUNT

RO SRO CODE NO. A/C. NO.

Account No.

Name of the member : Date & reason for : leaving service

Date of joining the PF :

Date of birth :

S.No	Date, Month & Year	Para	Purpose	Amount	Initials DA/SS/AAO/ AC	DETAILS OF PA/ TRANSFER - IN OPTION, ETC.

Contd....2/-

Form 21-A

Account No. _____ Name _____

DETAILS OF CONTRIBUTION, INTEREST, WITHDRAWAL, ETC

(for the purpose of settlement and for the years for which Annual accounts yet to be compiled)
(To be commenced by extracting the details from the approved annual accounts)

Year	Opening Balance		Interest		Contributions + Refund of withdrawal		Total		Withdrawal		Closing Balance		Initials
	MR	ER	MR	ER	MR	ER	MR	ER	MR	ER	MR	ER	SS/AAO
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]

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Space for authorisation PF & other dues (Affix rubber stamp)

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SUPPLIED FREE OF COST

FORM 14
THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952
[Paragraph 62]

Applicable for Financing a Life Insurance Policy out of the Provident Fund Account

To

The Commissioner,
Employees' Provident Funds

I, _____ son/daughter/wife of _____ an employee of _____ (Name of the Establishment) code No. _____ authorise the Commissioner to :

(i) Withdraw a sum of Rs. _____(Rupees _____) only from my Provident Fund Account No. _____ and remit the same to the Life Insurance Corporation of India towards the initial premium in respect of my life insurance policy/proposal for Life Insurance details of which are given herein:

(ii) make periodical withdrawal of Rs. _____ (Rupees_____only) from my Provident Fund A/c. No. _____each time the premium falls due for payment and remit the same to the Life Insurance Corporation of India towards the premia in respect of my Life Insurance policy, details of which are given herein so as to reach the said Corporation within the time allowed for each payments.

(iii) to convert the said Insurance Policy into a paid up one when the credit in my Provident Fund relating to my own contributions becomes in adequate for the payment of any premium, unless the payment of further premium is arranged by me with the Life Insurance Corporation of India and I informed the Regional Commissioner accordingly.

(iv) to pay late fees and or interest of my own contribution in my own Provident Fund account if any premium cannot be remitted to the said Corporation in time because of delay in sending to the Commissioner the policy duly assigned to the Central Board of Trustees of the Employees' Provident Fund or any other reason for which I or my employer may be responsible.

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2. I accept that :

i) the authorisation at para 1 (ii) above shall be effective only when my Life Insurance Policy duly assigned to the Central Board of Trustees, Employees' Provident Fund has been received by the Commissioner after proper registration of assignment in the books of the said Corporation.

ii) the said authorisation shall thereafter remain operative till such time as I continue to be a member of the Fund and had enough accumulation to my credit as my own share in the Fund, or till the maturity of the policy whichever is earlier.

iii) the terms of the policy shall not be altered nor shall the policy be exchanged for another policy without the prior written consent of the Regional Commissioner.

3. The policy enclose for inspection/ will be forwarded when received/has already been assigned to the Central Board of Trustees of the Employees' Provident Fund and accepted by the Commissioner vide his letter No. _____ dated the _____ .

4. I am aware that the policy is assigned to the Central Board of Trustees of the Employees' Provident Fund as security within six months of the date of 1st remittance by the Fund to the said Corporation and sent to the Commissioner after registration of the assignment in the Books of the said Corporation.

5. I declare that :

a) I had been a Member of the Fund for a period of not less than 2 years which is a minimum period for being eligible for financing the Insurance Policy from the Fund,

b) the amount standing to my credit in my EPF Account / my own share is Rs. _____ as on _____ which is sufficient for making payment to LIC for two years,

c) My annual contribution to the fund Rs._____ which is sufficient to pay the yearly premium,

d) I propose to nominate the same person for the PF,

6. I also declare that the policy is free from any encumbrances and the details of the policy / proposal given herein are correct to the best of my knowledge.

7. Detail of the policy/proposals :

i) Address of the Branch Office or unit of the Life Insurance Corporation where the policy account is to be maintained

ii) Policy/Proposal No. & date

iii) Sum assured/ proposed to be assured

iv) Probable date of purchase of the policy

v) Whether the proposal has been accepted and if so, by what date the first premium is to be paid

vi) Cost of the policy (in the case of single premium purchase

vii) Amount of yearly premia

viii) Due date (s) for payment of premium

ix) Date of payment of last premium

x) Whether age has been admitted. If not state the nature of proof presented to Life Insurance Corporation

xi) Name (s) of the nominee (s) under Section 39 of the Insurance Act, 1938

xii) Guardian appointed under Section 39 of the Insurance Act, 1938 in respect of minor nominees, if any

xiii) *Details of any previous policy already assigned to the CBT or
" Certified that I have not withdrawn any amount previously for financing any Insurance Policy out of my Provident Fund Account"

xiv) Remarks

Date :

Signature or ** Left/Right hand thumb Impression of the Member.

---

* Delete portion not required

** Left hand thumb impression in case of illiterate male member and right hand thumb impression by illiterate female member.

Certified that this form has been signed/thumb impression before me by _____ A/c. No. _____ employed in _____ (Name of the establishment)

Date :

Signature of the employer or his authorised official
Designation
Code No. of the Establishment
Name and address of the establishment & its stamp.

(For use in Regional Commissioner's Office)

Accounts Section

Average of yearly contribution (employees' share only) on the basis of recent 12 months	Total contributions (employees' share only) as on _____	Whether any other L.I.P. advance has been granted before, if so, mention the date of withdrawal	Whether the subscriber has contributed for two years

The above case has been examined vide paras 62 to 64 of the Employees' Provident Funds Scheme, 1952. A sum of Rs. _____(Rupees _____ _____ only) may be paid.

Clerk S.S. A.A.O R.C

Insurance Section

D.P. Sheet prepared and put up for signature

Clerk (Insurance) S.S (Insurance) A.A.O

Para 9.3.6

FROM 15

THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

Form of Assignment of Policy under Paragraph 64(1) to be endorsed on policy

I _____

son/daughter/wife of _____

assign unto the _____ hereby

Board of Trustees, Employees Provident Fund _____

_____ the within policy

of assurance as security for payment of all sums which under paragraph 67(1) and 68 of the Employees' Provident Funds Scheme, I may here after become liable to pay to the Fund.

I herewith certify that no prior assignment of the within policy exists dated _____

this _____ day of

_____

Station _____

Account No., _____

*Signature or left/right hand thumb impression of the member

Witness :

Certified that this Form has been signed before me by _____ employed in

_____

Regd. No. of the Factory/Establishsmen _____

Code No. of the Factory/Establishment _____

Date _____

Signature of the Employer or any Authorised Officer

Designation _____

Stamp of the Establishment

Note : (1) The policy is required to be assigned within six months after the first withdrawal in respect of it by endorsement there in terms of the above Form.

(2) While assigning the policy the notice hereunder should be given to the Life Insurance Corporation.

NOTICE

To

The Divisional Manager,

The Life Insurance Corporation of India

Unit _____

Subject : Assignment of policy No. _____

Notice is hereby given that policy No. _____ for Rs.

_____ on the life of Shri/Smt _____ as on this

_____ day of _____ 19 has been assigned in

favour of Central Board of Trustees, Employees' Provident Fund by Shri/Smt. _____.

The said policy is enclosed. Please have the assignment registered in books and return the policy to

the Regional Provident Fund Commissioner _____ State (Give complete address)

Yours faithfully,

(Signature of the Assignee)

Full Address

Left hand thumb impression in the case of illiterate male member and right hand thumb impression the case of female member

ACKNOWLEDGEMENT CARD

Account No._____ Seal of EPFO _____

EMPLOYEES' PROVIDENT FUND ORGANISATION
REGIONAL/SUB-REGIONAL OFFICE

Received the following claims : Registration No.

1. E.P.F. 19 20 13 31 _____

2. EPS 10C 10D Dated Office :_____

3 EDLI 5IF Seal_____

(Tick ✓) the relevant box of the form(s) received).

:2:

In case no intimation is received within a month, you may write to the Regional PF Commissioner/ Officer-in-Charge of the concerned EPF Office quoting your Registration Number date and your P.F. Account No.	POST CARD _____ _____ _____ Pin

SPECIMEN OF THE SLIP TO BE ATTACHED ON ALL THE SETS OF CLAIM FORMS INCLUDING FORM 13 AND FORM 31

Instruction to Members/Claimants

1. In case of delay, substandard service or harassment, the members/claimant may write/meet the Regional Provident Fund Commissioner/ Officer-in-Charge of the PF Office.

2. In case no intimation is received within a month, the member/claimant may make a complaint to the aforesaid Officer.

3. At the time of making a complaint, the member should write/quote their Registration Number, date of submission of claim form and the Provident Fund Account Number.

4. In the case of delay in the settlement of EPF claim, the members are entitled to amount of interest on their deposits upto the date of settlement.

5. In case the matter still remains unsettled or in the event of harassment, the member/claiamant may approach the Central Provident Fund Commissioner, Bhavishya Nidhi Bhawan, 14, Bhikaiji Cama Place, New Delhi - 110 066. Telephone No. 011-6172671, 6172673 Telefax No. 011-6172666.

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Para 9.26.1
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INSTRUCTIONS [FORM 31]

A member of the Fund may avail the following withdrawals/advances:

The following documents to be furnished in support of the application are given in brackets.

1. **PURCHASE OF A DWELLING SITE :**

[(From an 'Agency' - Original allotment order)
From an individual - original title deed, non-encumbrance certificate (for verification and return) agreement with the seller]

2. **PURCHASE OF A DWELLING HOUSEING/FLAT :**

[From an 'Agency' - Original allotment order]
[From an individual - Original title deed, (for verification and return), agreement with the seller, non-encumbrance certificate,)

3. **CONSTRUCTION OF A HOUSE** :

(Original title deed (for verification and return), non-encumbrance certificate, estimated cost of construction, Approved plan. Note : While claiming the second and subsequent instalments, the declaration/certificate as required by the Commissioner in his letter sanctioning the advance should be submitted along with the application.)

'Agency' referred to 1 and 2 above would mean, Central/State Government, a Co-operative Society, an institution, a Trust, local Body or a Housing Finance Corporation. In case of transactions through an agency, the payment will be made only by Account Payee Cheque direct to the 'Agency' concerned.)

4. **ADDITIONS, ALTERATIONS OR IMPROVEMENT TO THE HOUSE OWNED BY MEMBER OR BY SPOUSE OR JOINTLY MEMBER AND SPOUSE:-**

(Approval of the appropriate authority, estimate of the work, original title deed of the house (for verification), non-encumbrance certificate, a certificate from the appropriate authority specifying the date of completion of the house).

5. **REPAYMENT OF THE HOUSING LOAN TO STATE GOVERNMENT HOUSING BOARD, MUNICIPAL CORPORATION OR A BODY SIMILAR TO DELHI DEVELOPMENT AUTHORITY** :

(A certificate from the lending authority furnishing the details of loan and outstanding amount).

6. **ON ATTAINMENT OF AGE OF 54 YEARS OR WITHIN ONE YEAR BEFORE RETIREMENT:**

(Date of birth/age of the member and due date of retirement should be furnished by the employer).

7. **CLOSURE/LOCK-OUT OF THE FACTORY/ESTABLISHMENT, FOR REASONS OTHER THAN STRIKE:**

(Furnish the certificate 'A' given overleaf)

8. **NON-RECEIPT OF WAGES FOR 2 MONTHS FOR REASONS OTHER THAN STRIKE:**

(Furnish the Certificate 'B' given overleaf).

9. **DISCHARGE OR DISMISSAL OR RETRENCHMENT ARE CHALLENGED BY THE MEMBER - THE CASE IS PENDING IN THE COURT OF LAW.**

(A copy of the petition filed by the member in the court of law and certificate from the advocate that the case is pending in the Court of Law, should be furnished.

10. **ILLNESS OF MEMBER/FAMILY MEMBER:**

(Furnish the Certificate 'C' given overleaf)

11. **MARRIAGE OF SELF/SON/DAUGHTER/SISTER/BROTHER:**

(Furnish a declaration in Form 31).

12. **POST MATRICULATION EDUCATION OF SON/DAUGHTER :**

(Certificate from the institution regarding the course of study and anticipated expenditure).

13. **DAMAGE TO THE PROPERTY DUE TO NATURAL CALAMITY (FLOOD/RIOT/EARTHQUAKE) :**

(Furnish the certificate 'D' given overleaf)

14. **AFFECTED BY CUT IN ELECTRICITY :**

(Furnish the Certificate 'E' given overleaf)

15. **PURCHASE OF EQUIPMENT FOR PHYSICALLY HANDICAPPED MEMBERS:**

(Furnish the Certificate 'F' given overleaf)

Note : 1. Such other document, certificate., etc. , as may be required by the sanctioning authority are also required to be furnished.

2. In case no intimation received within a month, please write to the RPFC/Officer-in-Charge of Sub-Regional Office through the establishment

CERTIFICATE 'A'[Refer Instruction Sl. No. 7]

Certified that the establishment has been closed down/locked up for reasons other than strike. Certified that the Compensation was not paid to the member Shri/Smt. _____ for the period of lock out/closure.

Signature of the employer/authorised official
with seal/ Date

CERTIFICATE 'B' (Refer : Instructions Sl. No. 8)

Certified that the member Shri/Smt. _____ has not received his wages for a continuous period of 2 months or more i.e. from _____ to _____ for reasons other than strike.

Signature of the employer/authorised official
with seal/ Date

CERTIFICATE 'C' (Refer : Instructions Sl. No. 10)

(i) Certified (i) the member Shri/Smt _____ has/had been granted leave for a period of _____from _____ to _____.

(ii) the ESI facilities/Cash benefits are not actually available to the member/the member has ceased to be eligible for cash benefits under ESI. Certificate from ESI enclosed.

Signature of the employer/authorised official
with seal/ Date

Medical certificate to be issued (i) in case of major surgical operation or where the hospitalisation for one month or more had or has become necessary the Director of Government/ESI/Private Hospital (ii) In case of treatment of T.B./Leprosy/ Paralysis or cancer - By a Doctor of Government/Private hospital/ESI or by a Regd. Medical Practitioner (iii) In case of treatment of heart ailment or mental derangement - By a Specialist Doctor.

(2) Certified that Shri/Shrimati/Kumari _____ son of , w/o , d/o

* (i) is suffering from T.B./Leprosy./Paralysis/Cancer/medical derangement/heart ailment.

* (ii) is suffering from (disease)_____ for which a major surgical operation/and hospitalisation for a period of _____ days from _____ to _____had or has become necessary.

*. (iii) is suffering from _____and hospitalisation for a period of _____ days from _____to _____ had or has become necessary.

* Delete if not applicable

Signature of doctor with dated Seal

CERTIFICATE -D (Refer : Instructions Sl. No.3)

Certified that the movable/ immovable property of Shri viz._____situated at _____has been damaged due to _____ on (date)_____. The estimated loss of property due to calamity is valued at Rs. _____. The State Government has declared that the calamity has affected the general public in the area in which the property of the member is/was located vide Notification/Press release No. and date _____.

Signature of employer/Revenue Official/Gazetted Officer/MLA/MP/Member of CBT/Regional Committee with seal and date.

CERTIFICATE -E (Refer - Instructions Sl. No. 14)

Certified that the fall in wages amounting to 25% more than 25% of the wages in respect of Shri/Smt/Kum : _____ is due to power cut;

Signature of the employer/authorised official with date seal.

CERTIFICATE -F (Refer - Instructions Sl. No. 15)

Medical Certificate from a competent medical practitioner.

Certified that Shri/Smt./Kumari _____s/o, w/o, d/o _____is physically handicapped viz. _____ and requires the equipment viz (Nature of handicap) _____ _____costing about Rs. _____ to minimise the hardship on account of handicap.

Signature of the doctor with Date and Seal.

Para 9.26.1 ***Supplied Free of cost***

For Office Use only

Dated, Office Seal and Registration No.

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

Form 31

APPLICATION FOR ADVANCE FROM THE FUND
(REFER : INSTRUCTIONS)

Purpose for which advance is required

Amount for which advance required Rs.____
(in words)

1 Name in full (in block letters) :

2 Father's/Husband's Name :

3. Name of the factory/establishment in which employed and address :

4 Provident Fund Account No. :

5. Monthly basic wages and DA : Basic _____ D.A_____Total_____

6. Full postal address of the member to which payment/Intimation to be sent :

Pin_____

7. MODE OF REMITTANCE :

(a) In case of advance for purchase of site/house/flat or construction through an 'agency' - or repayment of housing loan, indicate (i) in whose favour the cheque is to be drawn and (ii) full address _____

In other cases, put a tick (✓) against any one of the following :

(b) By account payee cheque through the employer (to the address given against Sl.3.)

(c) By deposit in bank account No. _____(name of the bank)_____ located at _____(Full postal address)

(d) By money order at my cost to the address given against Sl. No. 6.

*I declare that the advance is required to meet the expenses in connection with my marriage/marriage of my son/ daughter/brother/sister. Shri/Kumari (Name) _____ Aged _____ to be celebrated on date _____ at address _____

I declare that the above particulars are true to the best of my knowledge and I will abide by the conditions governing the grant of advance under the Scheme. Certificates/documents in support of my application is/are furnished/enclosed.

Date :
Station :

Signature/Left hand thumb impression of the member

* Delete if the advance applied for is not for marriage

ADVANCE STAMPED RECEIPT

[To be furnished with reference to 7(a) or (b) or (c) above only]

Received a sum of Rs*_____ (Rupees _____ only) from the Regional Provident Fund Commissioner/ Officer in-Charge of Sub-Regional Office/Sub-Accounts Office, Employees' Provident Fund towards the grant of advance from my Employees' Provident Fund Account maintained by him

*(To be filled in by the EPF Office)

Affix Re. 1/- Revenue Stamp
Signature of the member

[TO BE FURNISHED BY THE EMPLOYER]

During closure/lock out of the factory/establishment by any Gazetted Officer or the Chief Executive/ Head of a local authority or M.P. or M.L.A. or Member CBT/Regional Committee, EPF

Certified that the application has been signed by the member in my presence aft he/she had read the contents/contents have been explained to him/her by me and th the information given in the application is correct. Required certificate(s) is/a enclosed.

Dated _____
Designation of the signing official with Stamp of the Factory/establishment
Encls : _____

Signature of the employer or an official of the factory/establishment

FOR USE IN PROVIDENT FUND COMMISSIONER'S OFFICE

Section_____

(AUTHORITY FOR PAYMENT OF ADVANCE UNDER PARA 68)

Passed for payment for Rs. _____ (Rupees_____ _____ only)

Mode of remittance (Refer S.No. 7) M.O. Commission, if any.
net amount to be paid by Money Order

P.I. No.

Clerk :

Section Supervisor
Vide payment scroll
P.C. to A.A.O./A.P.F.C.

A.A.O./A.P.F.C.

FOR USE IN CASH SECTION

Paid by inclusion in Cheque No. _____ dated _____ the _____vide Cash Book Account No. 1 debit item No. _____

Clerk Section Supervisor Assistant Commissioner

Remarks

SPECIMEN OF THE SLIP TO BE ATTACHED ON ALL THE SETS OF CLAIM FORMS INCLUDING FORM 13 AND FORM 31

Instruction to Members/Claimants

1. In case of delay, substandard service or harassment, the members/claimant may write/meet the Regional Provident Fund Commissioner/Officer-in-Charge of the PF Office.

2. In case no intimation is received within a month, the members/claimant may make a complaint to the aforesaid Officer.

3. At the time of making a complaint, the member should write/quote their Registration Number, date of submission of claim form and the Provident Fund Account Number.

4. In the case of delay in the settlement of EPF claim, the members are entitled to amount of interest on their deposits upto the date of settlement.

5. In case the matter still remains unsettled or in the event of harassment, the member/claimant may approach the Central Provident Fund Commissioner, Bhavishya Nidhi Bhawan, 14, Bhikaiji Cama Place, New Delhi - 110 066. Telephone No. 011-6172671, 6172673 Telefax No. 011-6172666.

ACKNOWLEDGEMENT CARD

Account No._____ Seal of EPFO _____

EMPLOYEES' PROVIDENT FUND ORGANISATION
REGIONAL/SUB-REGIONAL OFFICE

Received the following claims : Registration No.

1. E.P.F. 19 20 13 31 _____

2. EPS 10C 10D Dated Office :_____

3 EDLI 5IF Seal_____

(Tick (✓) the relevant box of the form(s) received).

:2:

In case no intimation is received within a month, you may write to the Regional PF Commissioner/ Officer-in-Charge of the concerned EPF Office quoting your Registration Number date and your P.F. Account No.	POST CARD _____ _____ _____ Pin

EMPLOYEES' PROVIDENT FUND ORGANISATION
Office of the Regional Provident Fund Commissioner

INSTRUCTION FOR FILLING UP THE APPLICATIONS FORM 19
(For the guidance of applicant only, NOT to be sent alongwith the claims)

1. All the columns in the form should be filled in completely in ink without any overwriting.

2. Against the column, "Reason for leaving service" indicate the one applicable
   (a) Retired from service after attaining the age of 55 year/Attaianed the age of 55 years.
   (b) Retired on account of permanent and total incapacity for work due to Bodily/Mental infirmity.
   (c) Retired under voluntary retirement scheme
   (d) Migrating from India for permanent settlement abroad/taking up employment abroad
   (e) Retrenched from service
   (f) Discharged from service on receiving compensation under the Industrial Dispute Act, 1947.
   (g) Resigned-not employed in any factory to which the Employees' Provident Funds Scheme applies.

3. Full postal address should be given clearly in Block letters since the M.O & payment intimation is to be sent to this address, the name of the member and Father's (Husband's) name should also be furnished in this column. Correct postal address including pin code will enable the commissioner to make prompt payment to the correct Payee.

4. It is advisable to have the payment by cheque. For this purpose the account payee cheque will be sent direct to the (Scheduled) bank in which the S.B. A/c. is maintained, under intimation to the member. This will expedite the settlement of the claim.

5. The literate member should sign the application form. Illiterate member should affix his left hand thumb impression.

6. If the claim is required to be submitted after completing the prescribed period [i.e. in cases falling under items 2 (f) and (g) above only]: the declaration of non-employment in the application should be completed duly dated.

7 THE CLAIM APPLICATION SHOULD BE ATTESTED AND FORWARDED BY THE EMPLOYER UNDER WHOM THE MEMBER WAS LAST EMPLOYED.

If the member is unable to send the application through the employer or duly attested by him, for any reason whatsoever he may forward the claims duly signed in the presence of any of the following authorised official and got attested over his official seal

(1) Magistrate
(2) A Gazetted Officer
(3) Post/Sub-Post Master
(4) President of Village Union
(5) President of the Village Panchayat where there is no Union Board.
(6) Chairman/ Secretary/ Member of the Municipal/ District Local Board
(7) Member of Parliament/ Legislative Assembly
(8) Member of Central Board of Trustees/ Regional Committee, Employees' Provident Fund
(9) Manager of the Bank in which the Saving Bank Account is maintained
(10) Head of any recognised educational Institution
(11) Any authorised official, as may be approved by the Commissioner.

8. The following documents should be enclosed in support of the claim:

If the member retired on account of permanent and total incapacity due to bodily or mental infirmity, a medical certificate from the ESI or if the employee is not covered under the ESI Scheme, the medical Officer designated by the Establishment should be attached.

In case of migration from India for permanent settlement abroad Visa, Passport Journey Ticket etc. should be sent for perusal and return.In case of taking up employment abroad, in addition to the above, offer of appointment letter should be forwarded.

9. The member should also furnish the address in the acknowledgement card/intimation card regarding settlement attached to the claim(s).

10. INSTRUCTION TO THE EMPLOYER BEFORE FORWARDING THE CLAIMS:

Contribution card in respect of the member should be enclosed if not already sent to the Commissioner. In case, the contribution is not already paid, it should be remitted by separate challan and receipted triplicate challan should be enclosed to the claim.

Note: If eligible for monthly pension, please send Form 10D (EPS)

Para 10.12.1
Supplied Free of Cost

Regn No. _____
For Office Use only
Dated, Office Seal and Registration No.

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

Form 19

FORM TO BE USED BY A MAJOR MEMBER OF THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952 FOR CLAIMING THE EMPLOYEES' PROVIDENT FUND DUES (PARA 72(5)

(REFER TO : INSTRUCTIONS)

1 Name of the Member (in block letters) :

2 Father's Name (or Husband's Name in the case of married woman) :

3. Name and address of the Factory/ establishment in which the member was last employed :

4 Account No. :

5. Date of leaving service :

6 Reasons for leaving service :

7 Full Postal address (in Block letters) : Shri/Smt/Kumari _____
s/o d/o w/o _____
_____ Pin _____

8 MODE OF REMITTANCE :

Put a tick in the box against the one opted: [✓]

(a) by postal money order at my cost (payable upto Rs. 2,000/- only) [ ] To the address given against item No. 7

(b) by account payee cheque sent [ ] for credit to my account in the Scheduled Bank/or any post office or any Co-operative Branch: Bank including Urban Co-operative Bank.

S.B. Account No. _____
Name of the Bank _____
Branch: _____
Full address of the Branch: _____
_____

a 10.12.1.
ree of Cost

EES'
OYEES'

No. 7

Contribution for the current financial year

Month	Contribution						Period of Break	Month	Contribution						Period of Break
Month	Wages	EE	Employer		Total			Month	Wages	EE	Employers		Total		
		EPF	EPF	PS	EPF	PS				EPF	EPF	PS	EPF	PS	

(Advance Stamped Receipt furnished below)

CERTIFIED THAT THE PARTICULARS ARE TRUE TO THE BEST OF MY KNOWLEDGE

Date of joining the Establishment : _____

Date of Leaving Service _____

Information to be furnished by the Employer if the Claim Form is Attested by the Employer
Certified that the above contributions have been included in the regular monthly remittances.
The applicant has signed/thumb impressed before me.

Signature of Left hand thumb
impression of the member

Signature of the employer or authorised official
Date _____
Designation & Seal _____

In case, however, the members are physically handicapped and cannot affix left thumb impression, the thumb and finger impression of the right hand failing which toe impression may be obtained.

In the case of submission of application for settlement under clause (e) of paragraph (i) and in clause (2) of paragraph 69 of the EPF Scheme, 1952, the claim be submitted after two months from the date of leaving service provided the member ues to remain un-employed in an estt. to which the Act applies.

ADVANCE STAMPED RECEIPT
(To be furnished only in case of 8(b), (c) & (d) above)

Received a sum of *Rs_____ Rupees_____ _____only) from Regional Provident Fund Commissioner/ Officer-in-charge of Sub-Regional Office/Sub-Accounts Office _____ . By deposit in my Saving Bank account towards the settlement of my Provident Fund Account.

The space should be left blank which shall be filled in by Regional Provident Fund Commissioner/Officer in-charge of S.R.O./S.A.O.

Affix 1/- Rupee Revenue Stamp

Signature of Left hand thumb impression of the member

For the use of Commissioner's Office

A/c. Settled in part/Full Entered in F.21-A/24/2/9 (Revised) & withdrawal register

Clerk S.S.

(Under Rupees_____)Account No. ____

P.I.No._____

Section _____ Nature of benefit _____

Passed for payment for Rs. _____ MO/Cheque _____

(in words) (Rupees _____)

Money order Commissioner (if any)

A.A.O./A.P.F.C.

Net Amount to be paid by MO Rs. Date

[For use in Cash Section]

Paid by inclusion in Cheque No. _____ dated _____
vide Cash Book (Bank) Account No. 3 Debit Item No. _____

S.S. AAO/ APFC RPFC

Remarks
Acknowledgement received on _____
Verified on _____

INTIMATION CARD

(Front Side) (Reverse Side)

OFFICE OF THE R.P.F.C./ S.R.O

No._____Dated:_____

Subject : Intimation regarding settlement of claim in respect of Shri/
Smt./Km._____
Account Number_____

Sir/Madam,

Your above mentioned claim under the EPF/EPS/EDLI Scheme has been passed for payment of Rs. _____ (Rupees _____ _____only). The amount is being remitted to you by cheque/Money Order, as desired by you.

Yours faithfully,

[ ]
A.A.O

To

Shri/Smt. _____

_____

_____

_____

From :

Regional Provident Fund Commissioner/S.R.O.

_____

_____

_____

_____ PIN _____

ACKNOWLEDGEMENT CARD

Account No._____ Seal of EPFO _____

EMPLOYEES' PROVIDENT FUND ORGANISATION
REGIONAL/SUB-REGIONAL OFFICE

Received the following claims : Registration No.

1. E.P.F. 19 20 13 31 _____

2. EPS 10C 10D Dated Office :_____

3 EDLI 5IF Seal_____

(Tick (✓) the relevant box of the form(s) received).

:2:

In case no intimation is received within a month, you may write to the Regional PF Commissioner/ Officer-in-Charge of the concerned EPF Office quoting your Registration Number date and your P.F. Account No.	POST CARD _____ _____ _____ Pin

SPECIMEN OF THE SLIP TO BE ATTACHED ON ALL THE SETS OF CLAIM FORMS INCLUDING FORM 13 AND FORM 31

Instruction to Members/Claimants

1. In case of delay, substandard service or harassment, the members/claimant may write/meet the Regional Provident Fund Commissioner/ Officer-in-Charge of the PF Office

2. In case no intimation is received within a month, the members/claimant may make a complaint to the aforesaid Officer.

3. At the time of making a complaint, the member should write/quote their Registration Number, date of submission of claim form and the Provident Fund Account Number.

4. In the case of delay in the settlement of EPF claim, the members are entitled to amount of interest on their deposits upto the date of settlement.

5. In case the matter still remains unsettled or in the event of harassment, the member/clamiant may approach the Central Provident Fund Commissioner, Bhavishya Nidhi Bhawan, 14, Bhikaiji Cama Place, New Delhi - 110 066. Telephone No. 011-6172671, 6172673 Telefax No. 011-6172666.

Para 10.12.1
Supplied Free of Cost

EMPLOYEES' PROVIDENT FUND ORGANISATION
Office of the Regional Provident Fund Commissioner_____

INSTRUCTIONS

(For the guidance of applicant only, NOT to be sent alongwith the claims)

The following instructions should be carefully read before completing the form.

1. Employees' Provident Funds Scheme, 1952 Form 20 : Claim for the withdrawal of Provident Fund Accumulation of minor/lunatic/deceased members.

By whom the claim application should be preferred ?

1. If the member is a minor, by his guardian

OR

2. On the death of the member :

   a) If a valid nomination subsists : by the nominee(s) of the deceased member if the nominee(s) is are minor(s) guardian of the minor(s)

   b) If no nomination subsists : by the 'family' member(s) of the deceased member duly supported by a list of surviving family members (as on the date of death of the member) furnished by the last employer or mamlatdar/Tehsildar or executive magistrate indicating complete particulars such as name, relationship with the deceased member, age, marital status in the case of parents, whether dependent or not.

If any family member is a minor, by the guardian of the minor

If both (a) and (b) above are not applicable : by legal heir(s) of the deceased member duly supported by a legal heirship certificate.

3. Documents to be enclosed:

   a) If the application is preferred by a guardian other than the natural guardian of minor member/nominee/family member/legal heir a guardianship certificate issued by a competent court of law should be enclosed.

   b) Death certificate.

Form 5 (IF) Benefit under Employees' Deposit Linked Insurance Scheme, 1976 :-

The benefit under Employees' Deposit Linked Insurance Scheme, 76 is admissible to the person(s) entitled to receive the Provident Fund accumulations of the deceased member only under the following condition :-

1 Death should have occured while in service

Form 10 D (EPS) - Forward this with enclosures for disbursement of Family Pension

GENERAL : 1. All the columns in the form should be filled in completely in ink without any overwriting.

2. Correct postal address including the pincode will enable to make prompt payment to the correct Payee.

3. The claimant should also furnish the address in the acknowledgement card attached to the claims.

4. The literate claimant should sign the application form.

Illiterate claimant should affix his left hand thumb impression.

5 Attestation of claim application : The application should be submitted through the employer under whom the member was last employed. If for any reason the claimant is unable to send the application through the employer or duly attested by him, for any reason whatsoever he may forward the claims duly signed in the presence of any of the following authorised official and got attested over his official.

(1) Magistrate
(2) A Gazetted Officer
(3) Post/Sub-Post Master
(4) President of Village Union
(5) President of the Village Panchayat where there is no Union Board.
(6) Chairman/ Secretary/ Member of the Municipal/ District Local Board
(7) Member of Parliament/ Legislative Assembly
(8) Member of Central Board of Trustees/ Regional Committee, Employees' Provident Fund
(9) Manager of the Bank in which the Saving Bank Account is maintained
(10) Head of any recognised educational Institution
(11) Any authorised official, as may be approved by the Commissioner.

10. INSTRUCTION TO THE EMPLOYER

While forwarding the claim, the employer should ensure that all the information d in the claim is furnished correctly and requisite documents are enclosed.

Para 10.12.1.
Supplied Free of Cost

*Regn. No.*_____
For Office Use only

EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

Form 20

FORM to be used for claiming the Provident Fund accumulation of minor/lunatic/ deceased member

1. By the guardian of minor/lunatic member

2. By the nominee or legal heir of the deceased member

3. By the guardian of the minor/lunatic nominee or heir

Note : Read the 'Instruction' carefully before completing this Form :

PARTICULARS OF MEMBER

a)	Name of the member (in block letters)	:
b)	Father's Name (or Husband's Name in the case of married woman)	:
c)	Name and address of the Factory/ establishment in which the member was last employed	:
d)	Account No.	:
e)	Date of leaving service	:
f)	Reasons for leaving service	
(g)	Date of death of the member (incase of deceased member)	:
(h)	Marital status of the member on the day of death	

PARTICULARS OF THE CLAIMANT

2. (To be filled in by a Major Nominee/Legal Heir/Member of the Family of the Deceased Member)

a) Name of the Claimant : (in block letters)

(b) Father's /Husband's Name :

(c) Sex :

(d) Age (as on the date of death of the member) :

(e) Marital status (as on the date of death of the the member) (whether unmarried, married, widow or widower) :

(f) Relationship with the deceased member :

3. (To be filled in by Guardian of Minor member or Lunatic Member or Lunatic/ Minor nominee, legal heirs, family member of the deceased member.

(a) Name of the claimant /(i.e. Guardian)

(b) Father's/Husband's Name

(c) Relationship with the member/deceased member

3A Particulars of the minor or lunatic nominee(s)/legal heir(s)/family member(s) on whose behalf the Provident Fund amount is claimed

No.	Name	Sex	Age	Religion	Relationship with the deceased Member	with guardian
1						
2						
3						
4						
5						

Delete if not applicable.

4 Claimant's Full Postal address :Shri/Smt/Kumari _____
(in Block letters) S/O, W/O, D/O, H/O
_____
_____Pin _____

5 MODE OF REMITTANCE :

Put a tick in the box against the one opted: [✓]

(a) by postal money order at my cost (payable upto Rs. 2,000/- only) [ ] To the address given against item No. 4

(b) by account payee cheque sent direct for credit to my account in the Scheduled Bank/or any post office or any Co-operative Branch: Bank including Urban Co-operative Bank. or any post office under intimation to me) Advance Stamaped receipt furnished below) [ ]

S.B. Account No. _____
Name of the Bank _____
Branch: _____
Full address of the Branch: _____
_____

(c) by deposit in the payee's name (the whole or part of the amount) in the form of annuity term deposits scheme in any Nationalised Bank [ ]

CERTIFICATE

To the best of my knowledge no posthumous child will be born to the deceased member.

I certify that the particulars given above are true to the best of my knowledge.

I certify that the minor(s)/lunatic Shri/Smt _____ is living with me and is being supported and looked after by myself and the Provident Fund money claimed on behalf of minor/lunatic will be spent in his/her best interest and benefits.

I certify that the minor member has not been employed in any Factory/establishsment to which the Act applies for continuous period of not less than 2 months immediately preceding the date of this application.

Date:
Enclosure

Signature or left hand thumb impression of the claimant

Delete if not applicable.

ADVANCE STAMPED RECEIPT (To be furnished only in case of 5(b) above)

Received a sum of *Rs_____ Rupees_____ _____only) from Regional Provident Fund Commissioner/ Officer-in-charge of Sub-Regional Office/Sub-Accounts Office _____ . By deposit in my Saving Bank account towards the settlement of my Provident Fund Account of Shri/Smt_____

The space should be left blank which shall be filled in by Regional Provident Fund Commissioner/Officer in-charge of S.R.O./S.A.O.

Affix 1/- Rupee Revenue Stamp

Signature of Left hand thumb impression of the member

C: CERTIFICATE BY THE ATTESTING AUTHORITY - CONTRIBUTION FOR THE CURRENT PERIOD

Codntribution							Contribution						
Month	Employee	Employer		Total		Period of Break if any	Month	Employee	Employers		Total		Period of Break if any
	EPF	EPF	PS	EPF	PS			EPF	EPF	PS	EPF	PS	

Certified that the above contribution have been included in the regular monthly remittances.

Certificate by the attesting authority

Certified that the facts stated above are correct.

Certified that the claimant Shri/Smt/Kumari _____ is known to me and the signed/thumb impressed before me.

Signature of the employer or any authorised Official Designation & Seal

FOR THE USE IN PROVIDENT FUND COMMISSIONER'S OFFICE

Account settled in Part/Full. Entered in Form 21-A/24/2/9 (Revised) & withdrawal Register

Clerk S.S.

P.I.No._____ M/O/ Cheque Account No. ____

Section_____

(Under Rs. _____)

Passed for payment for Rs. _____(Rupees in words_____ only)

M.O. Commission, if any:

Net amount to be paid by Money Order

A.A.O./A.P.F.C.
Date :

FOR USE IN CASH SECTION

Paid by inclusion in Cheque No. _____ dated _____ the _____vide Cash Book Account No. 3 debit item No. _____

S.S. Assistant Commissioner

Remarks

Acknowledgement_____

Received on _____

Verified on _____

withdrawal

ees in

nmissioner

ACKNOWLEDGEMENT CARD

Account No._____ Seal of EPFO _____

EMPLOYEES' PROVIDENT FUND ORGANISATION
REGIONAL/SUB-REGIONAL OFFICE

Received the following claims : Registration No.

1. E.P.F. 19 20 13 31 _____

2. EPS 10C 10D Dated Office :_____

3 EDLI 5IF Seal_____

(Tick (✓) the relevant box of the form(s) received).

:2:

In case no intimation is received within a month, you may write to the Regional PF Commissioner/ Officer-in-Charge of the concerned EPF Office quoting your Registration Number, date and your P.F. Account No.	POST CARD _____ _____ _____ Pin

SPECIMEN OF THE SLIP TO BE ATTACHED ON ALL THE SETS OF CLAIM FORMS INCLUDING FORM 13 AND FORM 31

Instruction to Members/Claimants

1. In case of delay, substandard service or harassment, the members/claimant may write/meet the Regional Provident Fund Commissioner/Officer-in-Charge of the PF Office.

2. In case no intimation is received within a month, the members/claimant may make a complaint to the aforesaid Officer.

3. At the time of making a complaint, the member should write/quote their Registration Number, date of submission of claim form and the Provident Fund Account Number.

4. In the case of delay in the settlement of EPF claim, the members are entitled to amount of interest on their deposits upto the date of settlement.

5. In case the matter still remains unsettled or in the event of harassment, the member/claimant may approach the Central Provident Fund Commissioner, Bhavishya Nidhi Bhawan, 14, Bhikaiji Cama Place, New Delhi - 110 066. Telephone No. 011-6172671,6172673 Telefax No. 011-6172666.

Para 11.2.4
SUPPLIED FREE OF COST
FORM 13 (REVISED)

FOR OFFICE USE ONLY
Date Seal / Reg. No. _____

THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952
(Para 57)
Application for Transfer of EPF Account

i) To be submitted by the member of the present employer for onward transmission to the Commissioner, EPF by whom the transfer is to be effected.

ii) In case the P.F. transfer is due from the P.F. Trust of an exempted establishment, the application should be sent direct by the employer to the PF Trust of the exemepted establishment, with a copy to the RPFC concerned for details of the Pension membership.

To
The Commissioner,
Employee's Provident Fund
_____
_____

To
M/s.
_____
_____
_____
(to be filled in if note (ii) above is applicable)

Sir,

I request that my Provident Fund balance along with the Membership details in Pension Funds may please be transferred to my present account under intimation to me. Necessary particulars are furnished below :

1. Name :
2. Father's/Husband's Name in case of married woman
3. Name & Address of previous employer:
4. EPF account Number with the previous employer
5. By whom the PF account of the previous estt. is kept — Regional PF Commissioner at / Name of the PF Trust
   Pension fund Account Number with the previous employer (if allotted a separate one)

Date of leaving service with previous employer

Date of joining the present employer :

Signature/Lef Hand Thumb Impression of the Member

TO BE FILLED IN BY THE PRESENT EMPLOYER

9. Name and address of establishsment :

10 EPF Code & Account No.
allotted to the member

11 Pension Fund Account No. allotted to the member separately, if any:

12 By whom the EPF account of the member in the present establishment is kept

a) Being an unexempted establishment — (i)By Regional office at station___
(ii) Sub-Regional Office at _____

b) Being an exempted establishment — (i) By exempted PF Trust viz _____
(ii) By private PF -Not covered under the Act viz.

13. By whom the Pension Fund Account of the member in the present estt. is kept — (i)By Regional office at
(ii) Sub-Regional Office at _____

14. In whose favour cheque has to be drawn ? payee's details

Date :

Signature of Employer/Authorised Official with Office Seal

(For the use of P.F.Office only)

A sum of Rs. _____ (Rupees_____ is authorised for transfer vide Annexure 'K' (Revised). Transfer proceeds to be sent alongwith Annexure 'K' (Revised).

- By Cheque to the Regional PF Commissioner/Officer in charge of Sub-Regional Office

- By Cheque to the PF Trust of the establishsment with reference to details in Serial No. 14 above.

- Membership details under Pension Fund forwarded to PF Regional Office/ Sub-Regional Office at _____

- By transfer through Annexure K (Revised) sent through EDP for intra office transfer.

- Transfer intimation copy of Annexure -K (Revised) to the member placed below.

P.I.No.

Scroll No.

CLERK S.S. A.A.O./APFC

Paid by Cheque No. _____dated :

Cashier/Clerk Section Supervisor A.P.F.C.

FORM -3-A REVISED

The Employees' Provident Funds Scheme, 1952 (Para 35 & 42 and the Employees' Pension Scheme, 1995 (Para 19)

CONTRIBUTION CARD FOR CURRENCY PERIOD FROM 1st APRIL, 19 TO 31ST MARCH, 19

1. Account No. _____ 2. Name/Surname _____ 3. Fahter's/Husband's Name _____
(In block letters)

4. Name & Address of the Factory/Establishment _____ 5. Statutory rate of contribution _____ 6. Voluntary higher rate of employee's Contribution , if any _____

7. Employee's contribution on higher wages to EPF : Yes/ No 8. Voluntary contribution to Pension Fund on Higher wages : Yes/ No

Month	Member's share		Employer's share		Refund of Advance	Period of non-contributory service (if any) No. of days	Remarks
	Amount of Wages	EPF	EPF cont. (-) Pension Fund Cont.	Pension Fund Cont. @ 8.1/3%			
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]
March paid in April							
May							
June							
July							a) Date of leaving service, if any
August							
September							
October							b) Reasons for leaving service, if any
November							
Decembere							
January							
February							
March							
Total							

256

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Certified that the total amount of contributions (both shares) indicated in the Card i.e. Rs. _____ has already been remitted in full in EPF /Ac. No. 1 and Pension Fund A/C. No. 10 _____.

Certified that the difference between the total of the contribution shown under Cols. 3 & 4 of the above table and that arrived at on the total wages shown in Column 2 at the prescribed rate is solely due to rounding off of contributions to the nearest rupee under the rules.

Date:

Signature of the employer with office seal

Note : 1 In respect of the Form 3-A sent to the Regional Office during the course of the currency period for the purpose of final settlement of the accoucnts of the member who has left service, details of date and reasons for leaving service should be furnished under Col. 7 (a) & (b)

2. In respect of the members who are not members of the Pension Fund, the employer's share of contribution to Employees' Provident Fund is to be shown under col. 4 (a).

March Total

Para 12.8

FORM 6A

THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952

[Paragraph 43]

AND

THE EMPLOYEES' PENSION SCHEME, 1995

[Paragraph 15(4)]

Annual statement of contribution for the Currency period from 1st _____ 19 to _____ 19

Name & Address of the Establishment _____

Statutory rate of Contribution _____

Code No. of the Establishment _____

No. of member voluntarily contributing at a higher rate _____

Sl.No	Account Number	Name of member (in block letters)	Wages, retaining allowance (if any) and D.A. including cash value of food concession paid during the currency period	Amount of Worker's contribu-tions deducted from the wages	Employers' contributions		Refund of advance	Rate of higher voluntary contribu-tion (if any)	R emarks
					EPF Cont. (-) Pension Fund Cont.	Pension Fund @ 8.1/3%			
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]

Reconciliation of Remittances Total Rs. Rs. _____ Rs.

Month	Amount remitted	Adm. charges at 1.10% of wages	Aggregate ( ) Cols. 5, 6, 7 contributions ( ) Rs.
	EPF Contributions including refund of advances A/c. No. 1	Pension Fund Contributions A/c No. 10	Adm. charges A/c No. 2
1 Rs.	Rs.	Rs.	
2 Rs.	Rs.	Rs.	
3 Rs.	Rs.	Rs.	
4 Rs.	Rs.	Rs.	
5 Rs.	Rs.	Rs.	
6 Rs.	Rs.	Rs.	
7 Rs.	Rs.	Rs.	
8 Rs.	Rs.	Rs.	
9 Rs.	Rs.	Rs.	
10 Rs.	Rs.	Rs.	
11 Rs.	Rs.	Rs.	
12 Rs.	Rs.	Rs.	
Total	Rs.	Rs.	

(i) Total number of contributions cards enclosed [Form 3A (revised)]

(ii) Certified that Form 3A duly completed of all the members listed in this statement are enclosed, except those already sent during the course of the currency period for the final settlement or the concerned member's account vide 'Remarks' furnished against the names of the respective members above.

Signature of Employer
(with) office seal

NOTE :(1) The names of all members, including those who had left service during the currency period, should be included in this statement. Where the Form 3-A in respect of such members who had left service were already sent to the Regional Office for the purpose of final settlement of their accounts, the fact should be stated against the names of said members in the 'Remarks' column above, thus 'Form 3A' already sent in the month of _____ 19

(2) In case of substantial variation in the wages/contributions of any members as compared to those shown in previous years months statement, the reason should be explained adequately in the 'Remarks' column.

(3) In respect of those who are not members of the Pension Fund their entire employer's contribution to Employees' Provident Fund may be shown under column No. 6.

Para 12.7

Form No. 23

Account No.		Name		The Employees' Provident Funds Scheme, 1952 Subscriber's annual statement of accocunts for the year _____ Interest Rate_____					
Opening Balance		Interest during the year		Contributions during the year		Refund/ Withdrawal	Withdrawals During the year	Closing Balance	
Employee's	Employer's	Employee's	Employer's	Employee's	Employer's			Employee's	Employer's

Pension Fund : Non-Contributory period: O.B. : Days Current Year days C.B. days

for Regional Provident Fund Commissioner _____

Instructions : (To be printed on the reverse of Form 23)

(i) Any change in Nomination should be communicated in Form No. 2 (revised)
(ii) Any error noticed in the Account Slip should be communicated within six months of the receipt of this Account Slip.
(iii) The amounts of Contribution do not include Pension fund contribution.

Para 12.7

BALANCE COMPILATION SHEET OF THE SUBSCRIBERS' ANNUAL STATEMENT OF ACCOUNTS

FORM NO. 24

NAME OF THE ESTT: PERIOD FROM_____ TO _____ CODE NO._____ PAGE NO. _____

	Opening Balance		Interest on OB during the year		Contributions during the year		Refund/ Withdrawal	Withdrawals During the year	Closing Balance	
	Employee's	Employer's	Employee's	Employer's	Employee's	Employer's			Employee's	Employer's
A/c. No. and Name PF amount										
Pension Fund	O.B. Pen Fund	OB NCP days			Cont. Pen. Fund	Cont. NCP days			CB Pen. Fund	CB-NCP days

14.2 REGISTERS

S.No.	PARA NO.	NAME OF THE REGISTER
1	4.3.4	Register of Inspection charges
2	6.1.7	Register of Interest Suspense Account (Regional)
3	6.1.7	Register of Interest Suspense Account (Central)
4	6.2 (XVI) 6.3 (XIV)	Register of Special Reserve Fund (including Death Relief Fund (Regional)
5	6.2.(XVI) 6.3.(XIV)	Register of Special Reserve Fund (including Death Relief Fund (Central)
6	6.5.3	Register of Unclaimed Deposit)Non-contributing Accounts (Regional)
7	6.5.3	Register of Unclaimed Deposit)Non-contributing Accounts (Central)
8	7.1.5	Register of Ledger card
9	7.1.5	Requisition for Ledger Card
10	8.1.1	Claim Receipt Register
11	8.1.2	Claim Inward Register
12	8.2.1	Claim Returned/Rejection Register
13	8.4.1	Payment Scroll
14	9.3.11 9.3.23	Stock Register for Assignment/Reassignment of Policy
15	9.3.11 9.3.23	Register for automatic payment of Premia
16	9.12.2	Housing withdrawal compliance watching Register
17	10.11.7	Part payment Register
18	11.4.2	Transfer out Register
19	11.6.5	Transfer in Register
20	12.6	Check list (Form 24)
21	12.9.2	Broadsheet for reconciliation
22	12.9.5	Register for watching progress on issue of statement of annual accounts
23	13.3	Consolidated balance compilation statement of subscribers' Annual statement of accounts

REGISTER OF INSPECTION CHARGES
(EPF/EDLI)

Name and Address of the Establishment _____

Code Number _____

Month	Total Pay	Inspection Charges due	Inspection Charges Received	Balance Amount	Date of receipt of Inspection charges mentioned in Column (4)	Receipt Sche-dule Item No.	Initials Clerk	Initials S.S.	Period of delay	Amount of damages levied	Amount of damages realised	Amount of interest received u/s 7(Q) & date of report	Date of receipt of damages	Initials	Special Remarks
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]		[9]	[10]	[11]	[12]	[13]	[14]	[15]
Total															

Note : Balance due if any should be carried forward to the next year.

INTEREST SUSPENSE ACCOUNT REGISTER

[To be maintained in the Regional Office]

CREDIT TO INTEREST SUSPENSE ACCOUNT

Sl.No.	Code No.	Date	Interest realised u/s 7(Q) of the Act.	**Damages** Damages recovered from employers in r/o cont. and credited to A/c. No. 1	Interest received from members on advances		Interest received from estt. on transfer of past accumula-tion	Interest paid by SBI		For any other reason	Total (Col 4 to 9)
					Account No.	Amount		On SB A/c of EPF A/c. No. 1	On belated credit of EPF A/c. No. 1		
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9a]	[9b]	[10]	[11]

DEBIT TO INTEREST SUSPENSE ACCOUNT

Interest credited to member's account		Interest paid while refunding contributions to estts.	For any other reason	Total (Col. 11 to 13)	REMARKS
Settlement/ transfer of accounts	As per Form 24 (excluding settlement/ transfer cases already reported				
[12a]	[12b]	[13]	[14]	[15]	[16]

i) SUMMARY CASH BOOK FOR EMPLOYEES' PROVIDENT FUND ACCOUNT NO. 6

[Interest Suspense Account for the year 19_____

(Regional Account)

(To be maintained by the Central Office)

Month _____

Credit _____

Name of the Region	Interest realised u/s 7(Q) of the Act	Damages recovered from employer in r/o arrear contns. credited to A/c. No. 1	Interest Realised		Interest credited by SBI		From any other sources	Total	Initials
			From members (on advances)	From estts. on transfer of past accumu-lations.	On SB A/c of EPF A/c. No. 1	On belated credit to EPF A/c. No. 1			
		Rs. P	Rs. P	Rs. P	Rs. P	Rs. P	Rs. P	Rs. P	
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]

DEBIT :

Interest Credited			Total	Initials
To subscribers Account irrespective of the period of which it pertains (including int. paid on final settlement of claims)	To exempted estts. on account of refund of deposits made	For any other reasons		
Rs. P	Rs. P	Rs. P	Rs. P	
[11]	[12]	[13]	[14]	[15]

(ii) SUMMARY CASH BOOK FOR E.P.F. ACCOUNT NO. 6

[Interest Suspense A/c. for the month_____

(To be maintained by the Central Office)

(CENTRAL)

RECEIPTS						PAYMENTS					
Date	Voucher No.	Particulars	Amount	Remarks	Initials	Date	Voucher No.	Particulars	Amount	Remarks	Initials
			Rs. P						Rs. P		
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]

(iii) Statement of Interest/Maturity Proceeds received by the State Bank of India, Bombay on redemption of secutiries/interest as per payment of interest advices.

(To be maintained by the Investment Section in the Central office)

Amount realised by State Bank of India as per investment advances

Sl.No.	SBI letter No	Date	Particulars of loans	Face value of redeemed Securities	Interest	Total of Col. 5 & 6	Investment Sec. No.	Advices Date	Initial
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]

Para 6.2.(XVI)
6.3(XIV)
(REGISTER OF SRF)

REGISTER FOR RECORDING PAYMENTS MADE OUT OF THE SPECIAL RESERVE FUND (INCLUDING DEATH RELIEF FUND) AND THE RECOVERIES EFFECTED FROM EMPLOYERS

(To be maintained in the Regional office)

Name of the Establishment : _____

Balance due in respect of factory	Balance due in respect of member	Item No.	A/c No.	Name of. the Member	Date of payment	Payment made Amount paid Special Reserve Fund							DRF (inc. SRF)
						Employee				Employer			
						Liquida-tion	Closure	NTC Mills	Others	Liquida-tion	Closure	NTC Mills	
[1]	[2]	[3]	[4]	[]5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]

Recoveries effected from Employers		
Item No.	Date of recovery	Amount recovered
[15]	[16]	[17]

6.3.(XIV)

REGISTER OF SPECIAL RESERVE FUND

[including Death Relief Fund]

(To be maintained by Central Office) Month _____

Region/ SRO	Previous balance	Amount allotted	Amount recovered			Total of (Col. 2+3+4)	Amount paid Special Reserve Fund						
			MR share	ER share	Total		Member share				Employer share		
							Liqui-dation	Closure	NTC Mills	Others	Liqui-dation	Closure	NTC Mills
[1]	[2]	[3]	4 (a)	(4b)	(5)	[6]	[7a)	[7(b)	7(c)	7(d)	7(e)	7(f)	7(g)

Death Relif Fund (including Special Reserve Fund)	Total 7(a) to 7(b)	Balance Col. 6 - Col. 8	Remarks
7(h)	(8)	(9)	(10)

REGISTER OF UNCLAIMED DEPOSITS/NON-CONTRIBUTORY ACCOUNTS

(To be maintained by the Regional Office - Statistical Cell) (as extracted from EDP)

Sl.No.	Name of the Establishment	Code No.	Amount transferred to Unclaimed Deposit/Non-contributing Account	Amount paid out of the Unclaimed Deposit/ Non-contributing Account	Date of payment	Remarks
[1]	[2]	[3]	[4]	[5]	[6]	[7]

REGISTER OF UNCLAIMED DEPOSIT/ NON-CONTRIBUTION ACCOUNT [CENTRAL]

Quarter ending _____

Sl.No.	Region	Balance as on . Rs. P	Amount transferred to Unclaimed Deposit/Non-contributing Account during the quarter ending Rs. Ps	Total Rs. P	Amount paid out from UCD/ non-contributing account during the quarter ending Rs. P	Balance as on Rs. P
[1]	[2]	[3]	[4]	[5]	[6]	[7]

REGISTER OF LEDGER CARDS

Date	Code No.	No. of blank Card on hand	No. of blank cards recd. Machine No. From To	Cards opened in respect of Code No.	Date initials of the clerk opening the cards	Balance of blank cards on hand	Initials of Section Supervisor	Remarks
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]

Para 7.1.5

REQUISITION NO. _____

REQUISITION OF BLANK LEDGER CARDS

Dated _____ 19_____

Group No.

No. of ledger cards required	Purpose for which required (indicate Code No.)	Initial of SS	Initial of AAO	Total No. of Ledger cards issued	Machine No. of ledger cards issued	Dated initials of the clerk Incharge of Form	Dated initials of SS Form Section	Dated Initials of SS receiving ledger cards
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]

Para 8.1.1

CLAIM RECEIPT REGISTER

S.No.	Receipt No. From To	Date	Initials
[1]	[2]	[3]	[4]

Para 8.1.2

CLAIM INWARD REGISTER

Receipt received on _____

Office :

Page No. :

S.No.	Receipt No.	Est. No.	Emp. No.	Type of case	Remarks
[1]	[2]	[3]	[4]	[5]	[6]

Para 8.2.1

REGISTER FOR REJECTED/RETURNED CLAIMS

Date	S.No.	EDP Receipt No. Returned Rejected	Estt. Code/ Extn.	Employee Code	Reason for Return/Rejection	Signature of AAO/APFC	Remarks (Nature of claims)

Para 8.4.1

MO /Cheque Section | Payment Scroll ORIGINAL | Account No. S.NO. SCROLL DATE :

Sl.No.	Receipt No.	Date	Pay-ment Item No	Subs-criber A/c. No.	Name of the Payee	Pay-ment code	Amount authorised Total for EPF only EE	ER	Cheque No. and Date		FOR EPF only Details of Payment Interest EE	ER	Special Reserve Fund A/c. EE	ER	UCD	M.O. Commis sion	Remarks
No. of claims	Enclosed		Total													AAO	A.C

(in words)

REMITTANCE REGISTER

DUPLICATE Sent to Account Section through AAO

SS (Cash)

ACKNOWLEDGEMENT

Payment Scroll (Original) Machine

Received

(To be printed)

Cash Section dated seal to be affixed

MO /Cheque Section | Payment Scroll DUPLICATE | Account No. S.NO. | SCROLL DATE :

Sl.No.	Receipt No.	Date	Pay-ment Item No	Subscri ber A/c. No.	Name of the Payee	Pay-ment code	Amount authorised for EPF only EE	ER	Total	Cheque No. & Date	FOR EPF only Details of Payment Interest EE	ER	Special Reserve Fund A/c EE	ER	UCD	M.O. Commissi on	Remarks
No. of claims		Enclosed		Total												AAO	A.C

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SCHEDULE OF PAYMENT

Paired with the Quadruplicate

Forwarded to Accounts Section

P. C. to A.A.O

Verified
Linked in Withdrawal Register
and Claim Inward Register

Clerk

Section Supervisor
Accounts Section

MO /Cheque Section

Payment Scroll
TRIPLICATE

Account No.
S.NO. SCROLL DATE :

Sl.No.	Receipt No.	Date	Pay-ment Item No	Subs-criber A/c. No.	Name of the Payee	Pay-ment code	Amount authorised for EPF only EE	ER	Total	Cheque No.	Date	FOR EPF only Details of Payment interest EE	ER	Special Reserve Fund A/c	UCD	M.O. Commissi on
No. of claims (In words)		Enclosed		Total												AAO

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TRANSIT REGISTER

(Section Copy)

Section Supervisor
(Accounts)

MO /Cheque Section

Payment Scroll QUADRUPLICATE

Account No.

S.NO. SCROLL DATE :

Sl.No.	Receipt No.	Date	Pay-ment Item No	Sub-scriber A/c. No.	Name of the Payee	Pay-ment code	Amount authorised for EPF only EE	ER	Total	Cheque No. & Date	FOR EPF only Details of Payment Interest EE	ER	Special Reserve Fund A/c	UCD	M.O. Commission	Remarks
No. of claims		Enclosed		Total											AAO	A.C

(in words)

TRANSIT REGISTER
(AAOs Copy)

'Duplicate' received from Cash Section and forwarded to the Accounts Section

Personal Clerk to Assistat Accounts Officer

Para 9.3.11
9.3.22

STOCK REGISTER OF ASSIGNED INSURANCE POLICIES / RE-ASSIGNMENT, ETC.

Sl.No.	Date of Receipt	Policy No.	Name & A/c. No. of the assignor	Initials		Date of re-assignment	Date of maturity	Initials		Remarks
				SS	RC			SS	RC	
[1]	[2]	[3]	[4]	[5 a]	[5b]	[6]	[7]	[8a]	[8b]	[9]

Para 9.3.11
9.3.23

REGISTER FOR AUTOMATIC PAYMENT OF INSURANCE PREMIA

(Month of Payment_____)

Sl.No.	Policy		Name & A/c. No. of the member	Policy No.	Sum assured	Pre-mium amount (Rs.)	Date of last pre-mium due	Due date	Date of cheque	Date of cheque	Date of cheque	Date of cheque	Date of cheque	Date of che-que	Date of cheque	Date of cheque	Date of cheque	Date of cheque
	Stock Regn. No.	Mat-urity Date																
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13	[14]	[15]	[16]	[17]	[18]	[19]

HOUSING WITHDRAWAL - COMPLIANCE WATCHING REGISTER

Sl.No.	A/c. No.	Name	Purpose of withdrawal	Amount	Month of authorisation (indicating 1st, final instalment)	Due date		Inisitals		Remarks (indicate compliance and action taken for non-compliance (while in service only)
						For commence-ment of construc-tion	For comple-tion of construction/ transaction	SS	AAO	
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]

PART - PAYMENT REGISTER

Sl.No.	A/c. No.	Name & Address of Payee	Amount of Part Payment made	Brief reasons for part payment	Payment item No. & date of Part Payment	Action taken to release the balance of dues	Amount of balance of dues	Payment item No. & date of payment of the balance of dues	Remarks
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]

Monthly Summary :

1. No. of cases brought forward
2. No. of part-payments made during the month
3. Total
4. No. of cases finalised with payment of balance of dues
5. No. of pending cases
6. Reasons for delay and when expected to be finalised

NOTE : This is to be maintained in cases of part payment of dues.

Para 11.6.5

TRANSFER OF ACCOUNTS REGISTER

(Transfer In)

Sl.No.	Date	Name of the Member	Code & Account No.	From whom transferred		Amount of transfer received		Cash Book (Cash) item No. (Physical transfer of funds	Date of credit (with reference to Cash Section advice triplicate challan Schedule of Receipt)	Attestation in the Ledger Card	
				Establish-ment	Code & Account No.	Through physical transfer of funds Rs. P	Not Involving Physical transfer of fund Rs. P			Date	Initials D.H. SS AAO
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]

TRANSFER OF ACCOUNTS REGISTER
(Transfer Out)

PART 'A'

Sl.No.	Regn. No.	Date of receipt of Form 13 (R) Intimation of exemeption under Section 17/ Para 27 and 27-A	Name of the member/Establishment	Code and Account No.	Initial (Clerk)	Disposal	
						Date	Sl. No. of Part 'B'.
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]

PART 'B'

Sl.No.	Date of authorisation	Sl. No. of the case with reference to Part 'A'	Transfer		Amount transferred						
			From (Code & Account No.)	To (Code & Account No.) Establish ment	within the same office (RO/SRO) unexempted (not involving physical transfer of funds)	Outside the office (RO to SRO or vide versa or to other RO/SRO (involv- ing phusical transfer of funds)	To exempted establish- ments	To others	P.I. No. (With reference to triplicate scroll)	Date of cheque/ (With reference to Schedule of payments)	Initials Clerk/ SS/ AAO
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]

Note :

The Register should be closed every month and a summary drawn to bring out the No. of transfer cases received, disposed, balance and amount transferred.

CHECK LIST (FORM 24)

	Emp. No .			Wages			M. Balance			V/c Pen. Fund			Tot EPF (EE+ER) 2718		
Wages	1,900	1,900	1,900	1,900	1,900	1,900	1,975	1,975	1,975	1,975	1,975	1,975	0	23,250	
EE EPF	190	190	190	190	190	190	198	198	198	198	198	198	0	2,328	
ER EPF	32	32	32	32	32	32	33	33	33	33	33	33	0	390	
PEN FUND	158	158	158	158	158	158	165	165	165	165	165	165	0	1,938	
PEN DIFF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
REFUNDS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
NCP-DAYS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

EE - EPF @ 10.00% OF WAGES OR > Wages " = ER EPF < Minimum Contribution !!! PEN Diff = 8.33% of Wages - Pen. FD : !! = > Month 11 w.e.f. Jan, 96

PEN - FD = 0 (may not be member of EPS 95 or age > 58)

BROAD SHEET FOR RECONCILIATION OF THE ANNUAL ACCOUNTS FOR THE YEAR 19_____ 19_____

Name of the Establishment _____Code No. _____Date of coverage_____

(A) RECEIPT

Total amount received from the Establishment as per paired challans and DCB Register for the year 19___ 19_____

	Details	Amount received Rs.	Ps.
(i)	Contribution and refund of withdrawal (for the whole year)		
(ii)	Previous accumulation		
	Total		

(B) PAYMENT

		Rs.	Ps.	
(i)	Withdrawals and advances			Vide Register of withdrawals (Page No.)
(ii)	Final payment of dues			
	Total			

(C) TRANSFERS

	Opening balance of current year	Current contributions	Interest	Withdrawals/ Advances	Net Total	Vide Register of Transfer Accounts Ledger Card
	(1)	(2)	(3)	(4)	(5)	(6)
Intra-Regional (i) Transfer in (ii) Transfer out Inter-Regional (iii) Transfer in (iv) Transfer out Total						

(D) DETAILS OF ACCOUNT

(i) Opening Balance

(a) Previous accumulations or closing of last year (19_____ 19___) Rs. P

(b)	Add Transfers in during the year	Rs.	P[Vide C(i) & (iii) above]
(c)	Opening balance of the current year		
(ii)	Contributions and Refund of withdrawals		
(a)	Contributions and refund of withdrawal received from the Establishment during year	Rs. P	(vide A(i) above)
(b)	Add Transfers in during the year	Rs.	P[Vide C(i) & (iii) above]
(c)	Net 'Contributions and Refund of withdrawals of the year		
(iii)	Withdrawals		
(a)	Total amount paid	Rs.	P[Vide B above]
(b)	Add Transfer in, during the year	Rs.	P[Vide C(i) & (iii) above
(c)	Less transfer out during the year	Rs.	P[Vide C (ii) &(iv)above]
(d)	Net withdrawals of the year	Rs.	P

RECONCILIATION

	As per Cash Book and as per details 'D' above	As per F.24	Difference if any	Remarks
[1]	[2]	[3]	[4]	[5]
a) Opening Balance	Rs. P	Rs. P	Rs. P	Rs. P
b) Current contribution and Refund	Rs. P	Rs. P	Rs. P	Rs. P
c) Withdrawals	Rs. P	Rs. P	Rs. P	Rs. P

Statement should be prepared of the payments authorised by the Accounts Officer during the year but not paid by the end of year and should be kept attached to the Broad Sheet

SUMMARY

1.	Opening balance	Rs.	P [Vide D (i) (c) above
2.	Add/Current contribution and refund of withdrawals	Rs.	P [Vide D (ii) (c) above
	Interest	Rs.	P
	Total	Rs.	P
	Less withdrawals	Rs.	P [Vide D (iii) (d) above]
	Less forfeiture	Rs.	P
	Closing Balance	Rs.	P

CERTIFICATE

Certified that the closing balance of Rs. _____ P (In words_____ _____ in (F} above shown under Column 4 - "Difference, if any" of (E) above tallies with the closing balance shown in the Form 24 vide details in the attached statement

Clerk

Section Supervisor
Section :

Asstt. Accounts Officer
Date :

Para 12.9.5

REGISTER FOR WATCHING PROGRESS ON ISSUE OF STATEMENT OF ANNUAL ACCOUNTS

Year	No. of Accts. Due		No. of A/cs despatched		Balance		F/ 24 & 23 generated but not despatched	
	No. of estts.	No. of A/cs	No. of Estts.	No. of Accts.	No. of Estts.	No. of Accts.	No. of Estts.	No. of Accts.
[1]	[2]	[3]	[4]	[5].	[6]	[7]	[8]	[9]

CONSOLIDATED BALANCE COMPILATION STATEMENT OF THE SUBSCRIBERS ANNUAL STATEMENTS OF ACCOUNTS

Period from April 19 to March 19 Accounts Group _____ Page No.

Name of Region Code No. _____

Sl.No.	Code No. of Estt	Name of A/cs. Group	Opening Balance	Contributions during the year			Refund of with-drawals	Interest during the year	Total of columns 4,7,8 and 9	With-drawal during the year	Closing balance	No. of subscribers	Excess/short recovery of dues from the establishment	
				Employee's	Employer's	Total of both							Excess	Short
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14(i)]	[14(ii)]

Note : To be written in ascending order of Code Nos.

Total of Column No. 9_____

Deduct :

(i) Interest recovered from the members on misused advances and credited to interest suspense account_____.

(ii) Interest received from employers on transferred securities and credited to interest suspense account _____.

(iii) Damages received from the employers on belatedly paid contributions and credited to Account No. 1 _____.

Total of (i), (ii) & (iii) _____

Net debit to Interest Suspense Account _____.