

01.09.2020

**Circular on Enhancement in the Rate of Voluntary Provident Fund (VPF) Contribution**

The maximum rate of employees' contribution towards Provident Fund is being enhanced from 30% (12% + 18% VPF) to 50% (12% + 38% VPF).

This change is applicable with effect from the 5th of May 2015. This increase has been approved taking into consideration requests from employees and consent from our PF Trusts of SSL, SRL and SMCL.

Employees who wish to enhance their VPF rates may please inform the Payroll in-charge at your respective locations for the effect to take place during any month, starting May 2015. For the enhanced VPF to be deducted from your salary from any particular month, your request must reach your Payroll in-charge before the 20th of that month.



**Praveen George**  
**Chief Human Resource Officer- IOB**

**VEDANTA LIMITED**

Sesa Goa Iron Ore: Sesa Ghor, 20 EDC Complex, Patto, Panjim, Goa – 403 001, India  
T +91 0832 2460600 | Website: [www.sesagoaironore.com](http://www.sesagoaironore.com)

Registered Office: Vedanta Limited, 1st Floor, 'C' wing, Unit 103, Corporate Avenue, Atul Projects, Chakala, Andheri (East), Mumbai 400093, Maharashtra, India.  
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