

The Employee's Deposit-Linked Insurance Scheme, 1976

UNION OF INDIA

India

The Employee's Deposit-Linked Insurance Scheme, 1976

Rule

THE-EMPLOYEE-S-DEPOSIT-LINKED-INSURANCE-SCHEME-1976 of 1976

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The Employee's Deposit-Linked Insurance Scheme, 1976 Published Vide G.S.R. 488(E), dated 28.7.1976, published in the Gazette of India, Ext., Point II, Section 3(i), dated 28.7.1976 Last Updated 8th April, 2019 [9/508] In exercise of the powers conferred by Section 6C of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (19 of 1952), the Central Government hereby makes the following Scheme, namely:

Chapter I Preliminary

1. Short title, commencement and application.

(1) The Scheme may be called the Employees' Deposit-Linked Insurance Scheme, 1976. (2) The provisions of this Scheme shall come into force on the [30th day of June, 2017] [Substituted by Notification No. G.S.R. 301(E), dated 29.3.2017 (w.e.f. 28.7.1976)]. (3) Subject to the provisions of sub-section (2) of section 16 and section 17(2A) of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952, this Scheme shall apply to the employees of all factories and other establishments [to which the said Act applies] [Substituted by G.S.R. 1788, dated 7.12.1976 (w.e.f. 1.8.1976)]. Provided that the provisions of this Scheme shall not apply to tea factories in the State of Assam.

2. Definitions.

- In this Scheme, unless the context otherwise requires, -(a)"Act" means the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (19 of 1952).(b)"Assurance benefit" means a payment linked to the average balance in the Provident Fund Account of an employee, payable to a person belonging to his family or otherwise entitled to it in the event of death of the employee while being a member of the Fund.(c)All other words and expressions used herein but not defined shall have the meaning respectively assigned to them in the Act or Employees' Provident Funds Scheme, 1952.

3.

Administration of the Scheme.- This Scheme shall be administered by the Central Board constituted under section 5A of the Act.

4. Regional Committee.

- The Regional Committee set up under paragraph 4 of the Employees' Provident Funds Scheme, 1952 shall advise the Central Board on such matters, in relation to the administration of this Scheme, as the Central Board may refer to it from time to time and in particular, on: -(a)Progress of recovery of contributions, under this Scheme, both from factories and establishments exempted under Section 17 of the Act and other factories and establishments covered under the Act; and(b)Expeditious disposal of prosecutions.

5. Delegation of power by the Central Board -

(1)The Central Board may, by a resolution, empower its Chairman or the Commissioner or both, to sanction expenditure, subject to such limits as may be specified in the resolution, on contingencies, supplies and purchases of articles required for administering the Insurance Fund subject to financial provision in the budget, where such expenditure is beyond the limits upto which the Chairman or the Commissioner is authorized to sanction expenditure on any single item.(2)The Central Board may also by a resolution empower its Chairman or the Commissioner or both, to appoint such officers and employees other than those mentioned in sub-sections (2) and (3) of section 5D of the Act, as the Chairman or the Commissioner may consider necessary for the efficient administration of this Scheme.

6.

Administrative and financial powers of the Commissioner.- The Commissioner may, without reference to the Central Board, sanction expenditure on contingencies, supplies and services and purchase of articles required for administering the Insurance Fund, subject to financial provision in the budget and subject to the limits upto which he may be authorized to sanction expenditure on any single item from time to time by the Central Board.

7.

Contribution.(1)The contribution payable by the employer and the Central Government under sub-section(2) and sub-section(3) of section 6C of the Act, 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:[Provided that where the monthly pay of an employee exceeds [six thousand five hundred rupees] [Inserted by G.S.R. 969, dated 14.7.1978 (w.e.f. 29.7.1978).], the contribution payable in respect of him by the employer and the Central Government shall be limited to the amounts payable on a monthly pay of [six thousand five hundred rupees] [Substituted by G.S.R. 398(E), dated 30.5.2001, for " five thousand rupees" (w.e.f. 1.6.2001).] including dearness allowance, retaining allowance if any and cash value of food concession.](2)Each 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.] [Substituted by G.S.R. 547, dated 19.7.1983 (w.e.f. 1.4.1983).]

8.

Mode of payment of contribution.(1)The contribution by the employer shall be remitted by him together with administrative charges at such rate as the Central Government may fix from time to time under sub-section 4 of Section 6C of the Act, to the Insurance Fund within fifteen days of the close of every month by a separate bank draft or cheque or by remittance in cash in such manner as may be specified in this behalf by the Commissioner. The cost of remittance if any, shall be borne by the employer.(2).It shall be the responsibility of the employer to pay the contribution payable by himself in respect of the employees directly employed by him and also in respect of the employees employed by or through a contractor.(3)The Central Government shall credit its contribution to the Insurance Fund as soon as possible after the close of every financial year.(4)The Commissioner shall deposit the bank draft or cheque received from the employers in the State Bank of India or any Bank specified in the First Schedule to the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970).[8-A. Recovery of damages for default in payment of any contribution: - [Inserted by G.S.R. 522, dated 16.8.1991 (w.e.f. 1.9.1991).][(1) Where an employer makes default in the payment of any contribution to the Insurance Fund, or in the payment of any charges payable under any other provision of the Act or of the Scheme, the Central Provident Fund Commissioner or such officer as may be authorized by the Central Government, by notification in the Official Gazette, in this behalf, may recover from the employer by way of penalty, damages at the rates given below: -

Sl.No.	Period of default	Rate of damages (percentage of arrears per annum)
(1)	(2)	(3)
(a)	Less than two months	Five
(b)	Two months and above but less than four months	Ten

(c) Four months and above but less than six months Fifteen

(d) Six months and above Twenty Five.]

(2)[The damages shall be calculated to the nearest rupee, 50 paise or more to be counted as the nearest higher rupee and fraction of a rupee less than 50 paise to be ignored.

8.

-B. Terms and conditions for reduction or waiver of damages.- The Central Board may reduce or waive the damages levied under section 14B of the Act in relation to an establishment specified in the second proviso to section 14B, subject to the following terms and conditions, namely: -(a)in case of a change of management including transfer of the undertaking to workers' co-operative and in case of merger or amalgamation of the sick industrial company with any other industrial company, complete waiver of damages may be allowed;(b)in cases, where the Board for Industrial and Financial Reconstruction, for reasons to be recorded in its scheme, in this behalf recommends, waiver of damages upto 100 per cent may be allowed;(c)in other cases, depending on merits, reduction of damages upto 50 per cent may be allowed.]

9. Employer's contribution not to be deducted from the wages of the employees.

- Notwithstanding any contract to the contrary, the employer shall not be entitled to deduct the employer's contribution payable by him under this Scheme from the wages of the employees or to recover it from them in any other manner.

10. Duties of employers.

- [(1) Every employer shall send to the Commissioner, within fifteen days of the commencement of the Scheme, a consolidated return in such form as he may specify, of the employees who are entitled and required to become members of the Insurance Scheme showing inter-alia, the Insurance Scheme Number, name, accumulations in the Insurance Scheme as at the end of the financial or accounting year preceding the date on which this Scheme comes into force together with certified copies of nomination executed by each employee under the rules of the Provident Fund of the establishment.] [Substituted by G.S.R. 420, dated 31.8.1992 (w.e.f. 19.9.1992).][(1-A).Every employer shall send to the Commissioner within fifteen days of the close of each month, a return [in Form 5 of the Employees' Provident Fund Scheme] [Inserted by G.S.R. 420, dated 31.8.1992 (w.e.f. 19.9.1992).][of the employees,(a)qualifying to become members of the Insurance Fund, for the first time during the preceding month together with the certified copies of nomination made by each such qualifying employee, and(b)leaving service of the employer during the preceding month [***][Provided that if there is no employee qualifying to become a member of the Insurance Fund for the first time or there is no employee leaving the service of the employer, during the preceding month, the employer shall send a `NIL' return;(1-B) Every employer shall send to the Commissioner, within twenty-five days of the close of the month, in such form as he may specify, a

monthly abstract showing, inter-alia, the aggregate amount of wages of all the members on which contributions are payable and the employer's contribution in respect of all such members for the month.] [Inserted by G.S.R. 420, dated 31.8.1992 (w.e.f. 19.9.1992).] [Inserted by G.S.R. 420, dated 31.8.1992 (w.e.f. 19.9.1992).] [Inserted by G.S.R. 522, dated 16.8.1991 (w.e.f. 1.9.1991).](2)Every employer shall maintain such accounts in relation to the amounts contributed to the Insurance Fund by him as the Central Board may, from time to time, direct, and it shall be the duty of every employer to assist the Central Board in making such payment from the Insurance Fund [***] [The words " to his employees" omitted by G.S.R. 329, dated 20.2.1978 (w.e.f. 4.3.1978).] as are sanctioned by or under the authority of the Central Board.[***] [Sub-paragraph (3) omitted by G.S.R. 329, dated 20.2.1978 (w.e.f. 4.3.1978).][***] [Sub-paragraph (4) omitted by G.S.R. 648, dated 4.5.1977 (w.e.f. 21.5.1977).]

11. Inspection of records and registers by the Commissioner or Inspector.

- Every employer shall, whenever the Commissioner or any other officer authorized by him in this behalf or an inspector so requires, produce before him the records and other registers then in his possession, for inspection.

12. Supply of forms to employers.

- The Commissioner shall supply to employers free of charge, on demand, forms referred to in this Scheme to the extent absolutely necessary.

13. Administration Account.

- The contributions received from the employers and the Central Government under sub-section 4 of section 6C of the Act shall be credited to a separate account called "The Insurance Fund Central Administration Account" and all expenses in connection with the administration of this Scheme, other than the cost of benefits provided by or under this Scheme, shall be met out of this account.

14. Deposit-Linked Insurance Fund Account.

- The amount received as the employer's contribution and also the Central Government's contribution to the Insurance Fund under sub-section 2 and 3 of section 6C shall be credited to an account called the "Deposit-Linked Insurance Fund Account", and all expenses towards the cost of any benefits provided by or under the Scheme shall be met out of this account.

15. [Investment of moneys belonging to the Insurance Fund. [Substituted by G.S.R. 334, dated 29.8.1997 (w.e.f. 13.9.1997).]

(1)All moneys standing to the credit of the Insurance Fund as on 31st March, 1997 shall be kept in deposit with the Central Government in the Public Account, and the Central Government shall allow interest at a rate not less than 8-1/2 per cent per annum.(2)The moneys credited as contributions to

the Insurance Fund on and from the 1st day of April, 1997 shall be invested as per the investment pattern notified under paragraph 52 of the Employees' Provident Funds Scheme, 1952.]

16. Interest.

- All interest, rent and other income realized and net profits or losses, if any, from the sale of investments, not including therein the transaction of Insurance Fund Central Administration Account, shall be credited or debited as the case may be to the Insurance Fund.

17. Disposal of the Insurance Fund.

(1) Subject to the provisions of the Act and of this Scheme, the Insurance Fund, not including therein the Insurance Fund Central Administration Account, shall not, except with the previous sanction of the Central Board, be expended for any purpose other than the payment of the benefits in accordance with the provisions of this Scheme. (2) The Insurance Fund shall be operated upon by such officers as may be authorized in this behalf by the Central Board.

18. Expenses of Administration.

- All expenses relating to the administration of this Scheme including the expenses incurred on Regional Committee shall be met from the "Insurance Fund Central Administration Account".

19. [Form of accounts. [Substituted by Notification No. G.S.R. 286(E), dated 4.4.2019 (w.e.f. 28.7.1976).]

- The accounts of the Employees' Deposit Linked Insurance Fund and also the Employees' Deposit Linked Insurance Administration Accounts shall be maintained by the Commissioner in such form and in such manner as may be specified by the Central Board with the approval of Central Government.]

20. Audit.

(1) The accounts of the Insurance Fund, including the Insurance Fund Central Administration Account, shall be audited in accordance with the instructions issued by the Central Government in consultation with the Comptroller and Auditor General of India. (2) The charges on account of audit shall be paid out of the Insurance Fund Central Administration Account.

21. Budget.

(1) The Commissioner shall place before the Central Board each year before the first fortnight of February a budget showing separately the probable receipts from the contributions and from the levy of administrative charges and the expenditure which is proposed to be incurred during the following financial year. The budget as approved by the Central Board shall be submitted for

sanction to the Central Government within a month of its being placed before the Central Board.(2)The Central Government may make such modification the budget as it considers desirable before sanctioning it.(3)The Commissioner may at any time during the year, make budgetary reappropriation of funds sanctioned in the budget, by the Central Government provided that.(i)the total amount sanctioned in the budget by the Central Government is not exceeded;(ii)it is made only for meeting such expenses of administration as are to be met from the Insurance Fund Central Administration Account in accordance with paragraph 18; and(iii)every reappropriation so made shall be reported by him to the Central Board at its next meeting.(4)The Commissioner shall place before the Central Board a supplementary budget for a financial year, giving detailed estimates and reasons of inescapable expenditure which is likely to be incurred during the year for which no provision has been made in the sanctioned budget and which cannot be covered under the provisions of sub-paragraph 3. The supplementary budget as approved by the Central Board shall be submitted for sanction to the Central Government within a month of its being placed before the Central Board.(5)Any expenditure incurred by the Commissioner over and above the sanctioned budget of the financial year and not covered under the provisions of sub-paragraphs 3 and 4, shall be reported to the Central Board at the earliest practicable moment after the excess is established for its consideration and for obtaining sanction of the Central Government.

22. Scales of assurance benefit and the minimum average balance to be maintained by an employee.

- [(1) On the death of an employee, who is a member of the Fund or of a provident fund exempted under Section 17 of the Act, as the case may be, the persons entitled to receive the provident fund accumulations of the deceased shall, in addition to such accumulations be paid an amount, equal to the average balance in the account of the deceased in the Fund or of a provident fund exempted under section 17 of the Act, as the case may be, during preceding twelve months or during the period of his membership, whichever is less, except where the average balance exceeds rupees fifty thousand, the amount payable shall be rupees fifty thousand plus 40% of the amount in excess of rupees fifty thousand subject to a ceiling of rupees on lakh.] [Substituted by Notification No. G.S.R. 523 (E) dated 18.6.2010 (w.e.f. 28.7.1976)][***] [Proviso omitted by G.S.R. 153, dated 7.3.1994 (w.r.e.f. 1.4.1993).][Explanation 1. - For the purpose of determining the average balance in the Fund or in the provident fund exempted under section 17 of the Act, as the case may be, in relation to any employee, the sum total of contributions by the employee and the employer, due for and upto the relevant period, whether paid or unpaid in the Fund or in the Fund or in the provident fund exempted under section 17 of the Act, as the case may be, together with interest thereon, shall be included.Explanation 2. - The period of [twelve months] [Inserted by G.S.R. 329, dated 20.2.1978 (w.e.f. 4.3.1978).][for calculation of benefits under this Scheme shall be computed backwards from the month preceding the month in which death of the member occurs.] [Inserted by G.S.R. 329, dated 20.2.1978 (w.e.f. 4.3.1978).](2)In the case of a part-time employee who was a member of the Fund [or of a provident fund exempted under section 17 of the Act, as the case may be,] [Inserted by G.S.R. 329, dated 23.2.1978 (w.e.f. 4.3.1978).] while serving in more than one factory or establishment the quantum of benefit under this Scheme shall be determined with reference to the average of the aggregate balance in all his accounts in the Fund [or of a provident fund exempted under section 17 of the Act, as the case may be,] [Inserted by G.S.R. 329, dated 23.2.1978 (w.e.f.

4.3.1978).] during the preceding [twelve months] [Substituted by G.S.R. 354, dated 22.5.1990, for "three years" (w.r.e.f. 1.3.1990).].[(22A) On the death of an employee, who is a member of the Fund or of a provident fund exempted under Section 17 of the Act, as the case may be, who was in the employment of the same establishment for a continuous period of twelve months, preceding the month in which he died, the persons entitled to receive the provident fund accumulations of the deceased shall, in addition to such accumulations be paid an amount, equal to:-(i)the average monthly wages drawn (subject to a maximum of rupees six thousand five hundred), during the twelve months preceding the month in which he died, multiplied by twenty times or;(ii)the amount of benefit under sub-paragraph (1), whichever is higher.Explanation. - In the case of a part-time employee who is a member of the Fund or of a provident fund exempted under Section 17 of the Act, as the case may be, who was serving in more than one factory or establishment for a continuous period of twelve months, preceding the month in which he died, the quantum of benefit under this Scheme shall be determined with reference to the average wages of the aggregate of all the wages wherever he was continuously working for more than twelve months, subject to the wage ceiling of rupees six thousand five hundred.]

23. Assurance benefit to whom payable.

(1)The nomination made by an employee under Employees' Provident Funds Scheme, 1952, [or under the provident fund exempted under section 17 of the Act, as the case may be] [Inserted by G.S.R. 329, dated 23.2.1978 (w.e.f. 4.3.1978).] shall be treated as nominations under this Scheme and the assurance amount shall become payable to such nominee or nominees.(2)If no nomination subsists or if the nomination relates only to part of the amount standing to his credit in the Fund [or of a provident fund exempted under section 17 of the Act, as the case may be] [Inserted by G.S.R. 329, dated 23.2.1978 (w.e.f. 4.3.1978).], the whole amount or the part thereof to which the nomination does not relate, as the case may be, shall become payable to the members of his family in equal shares:Provided that no share shall be payable to -(a)sons who have attained majority;(b)sons of a deceased son who have attained majority;(c)married daughters whose husbands are alive;(d)married daughters of a deceased son whose husbands are alive;if there is any member of the family other than those specified in clauses (a), (b), (c) and (d):Provided further that the widow or widows, and the child or children of a deceased son shall receive between them in equal parts only the share which that son would have received if he had survived the employee and had not attained the age of majority at the time of his death.(3)In any case to which the provisions of sub-paragraphs 1 and 2 do not apply the whole amount shall be payable to the person legally entitled to it.(4)[If a person who is eligible to receive assurance Scheme benefit of the deceased member in terms of sub-paragraph 1,2 or 3 is charged with the offence of murdering the member or for abetting in the commission of such an offence, his claim to receive assurance benefit shall remain suspended till the conclusion of the criminal proceedings instituted against him. If on the conclusion of the criminal proceedings, the person concerned is : -(a)convicted for the murder or abetting the murder of the member, he shall be debarred from receiving his share of deposit linked assurance benefit which shall be payable to other eligible members of any of the family; or(b)acquitted of the charge of murdering or abetting in the murder of the member, his share shall be payable to him.]Explanation. - For the purpose of this paragraph an employee's posthumous child, if born alive, shall be treated in the same way as a surviving child born before his death.

24. Assurance amount - How to be paid.

(1)The nominee or nominees or other claimants shall send a written application to the Commissioner through the employer in such form as the Commissioner may specify, to claim payment under this Scheme.(2)If the person to whom any amount is to be paid under this Scheme is a minor or a lunatic, the payment shall be made in accordance with the provisions in the Employees' Provident Funds Scheme, 1952 relating to payment to such persons.(3)[The payment may be made to the person, to whom payment is to be made through electronic or digital funds transfer system in any Scheduled commercial bank or any post office.] [[Substituted '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 payee's bank account in any Scheduled Bank or any Co-operative Bank (including the Urban Co-operative Bank) or any post office, or;(iii)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, or(iv)through the employer.' by Notification No. G.S.R. 438(E), dated 4.5.2017 (w.e.f. 28.7.1976).]](4)[The claims, complete in all respects submitted along with the requisite documents shall be settled and benefit amount paid to the beneficiaries within [twenty days] [Inserted by G.S.R. 334, dated 29.8.1997 (w.e.f. 13.9.1997).] from the date of its receipt by the Commissioner. If there is any deficiency in the claim, the same shall be recorded in writing and communicated to the applicant within [twenty days] [Substituted by Notification No. G.S.R. 527(E) dated 2.7.2015, (w.e.f. 28.7.1976).] from the date of receipt of such application. In case the Commissioner fails without sufficient cause to settle a claim complete in all respect within [twenty days] [Substituted by Notification No. G.S.R. 527(E) dated 2.7.2015, (w.e.f. 28.7.1976).], the Commissioner shall be liable for the delay beyond the set period and penal interest 12% per annum may be charged on the benefit amount and the same may be deducted from the salary of the Commissioner.] [Inserted by G.S.R. 420, dated 31.8.1992 (w.e.f. 19.9.1992).]

25. Registers, Records etc.

- The Commissioner may with the approval of the Central Board specify the registers and records to be maintained in respect of the employees, the form or design of any identity card, token or disc for the purpose of identifying any employee or his nominee or nominees or a member of his family entitled to receive the benefit under this Scheme and such other formalities as have to be completed in connection with the payment of the said benefit, subject to such periodical verification as may be considered necessary.

26. Annual Report on the working of this scheme.

- The Central Board shall approve before the [10th of December] [Substituted by G.S.R. 354, dated 22.5.1990 (w.r.e.f. 1.3.1990).] and submit to the Central Government before the [20th of December] [Substituted by G.S.R. 354, dated 22.5.1990 (w.r.e.f. 1.3.1990).] each year, a report on the working of this Scheme during the previous financial year.

27.

[***] [Paragraph 27 omitted by G.S.R. 648, dated 4.5.1977 (w.e.f. 21.5.1977).]

28. Special provisions relating to establishments in respect of which applications are received for exemption from the provisions of this Scheme.

(1)(i)A Commissioner may by order and subject to such conditions as may be specified in this order exempt from the operation of all or any of the provisions of this Scheme an employee to whom this Scheme applies on receipt of application from such an employee: Provided that such an employee is without making any separate contribution or payment of premium, in enjoyment of benefits in the nature of life assurance, whether linked to their deposits in provident funds or not, according to the rules of the factory or other establishment and such benefits are more favourable than the benefits provided under this Scheme. (ii) Where an employee is exempted, as aforesaid, the employer shall in respect of such employee maintain such accounts, submit such returns, provide such facilities for inspection as the Commissioner may direct and pay such inspection charges and make such investments as the Central Government may direct. (2) An employee exempted under sub-paragraph 1 may, by an application to the Commissioner, make a request that the benefits of this Scheme be extended to him. (3) No employee shall be granted exemption or permitted to apply out of exemption more than once on each account. (4)(i) The Central Provident Fund Commissioner may by order and subject to such conditions as may be specified in the order exempt from the operation of all or any of the provisions of this Scheme any class of employees to whom this Scheme applies, on receipt of an application therefore, in such form as the Commissioner may specify: Provided that such class of employees is, without making any separate contribution or payment of premium, in enjoyment of benefits in the nature of life assurance, whether linked to their deposits in provident fund or not, according to the rules of the factory or other establishment and such benefits are more favourable than the benefits provided under this Scheme. (ii) Where any class of employees is exempted as aforesaid, the employer shall in respect of such class of employees maintain such accounts, submit such returns, provide such facilities for inspection, pay such inspection charges and make investments in such manner as the Central Government may direct. (5) A class of employees exempted under sub-paragraph 4 or the majority of employees constituting such class may, by an application to the Commissioner, make a request that the benefits of this Scheme be extended to them. (6) No class of employees or the majority of employees constituting such class shall be granted exemption or permitted to apply out of exemption more than once on each account. (7) Notwithstanding anything contained in this Scheme the Commissioner may in relation to a factory or other establishment in respect of which an application for exemption under section 17 (2A) of the Act has been received, relax pending the disposal of the application, the provisions of this Scheme in such manner as he may direct.

28A. [Special provision in respect of Employees' Enrollment Campaign, 2017. [Inserted by Notification No. G.S.R. 1192(E), dated 30.12.2016 (w.e.f. 28.7.1976).]

- The exceptions and modifications subject to which the provisions of this Scheme shall apply, in relation to the employees' whose membership have been declared under paragraph 82A of the Employees' Provident Funds Scheme, 1952, in accordance with the Employees' Enrollment Campaign, 2017, shall be as follows, namely:-In paragraph 8A, in sub-paragraph (1), for the Table, the following Table shall be substituted, namely:--Table(Applicable for remittances in respect of valid declarations under Employees' Enrollment Campaign, 2017)

Period of default (1)	Rate of damages (2)
Between the 1st day of April, 2009 to the 31st day of December, 2016	One rupee per annum.]

[Inserted by Notification No. G.S.R. 9 (E) dated 8.1.2011 (w.e.f. 28.7.1976)]

29. [Punishment for failure to submit returns etc. [Inserted by G.S.R. 420, dated 31.8.1992 (w.e.f. 19.9.1992).]

- If any person, -(a) deducts or attempts to deduct from the wages or other remuneration of a member the whole or any part of the employer's contribution, or, (b) fails or refuses to submit any return, statement or other documents required by this Scheme or submits a false return, statement or other documents, or makes a false declaration, or (c) obstructs any Inspector or other official appointed under the Act or this Scheme in the discharge of his duties or fails to produce any record for inspection by such Inspector or other official, or (d) is guilty of contravention of or non-compliance with any other requirements of this Scheme, (e) he shall be punishable with imprisonment which may extend to one year or with fine which may extend to four thousand rupees, or with both.][***] [Omitted 'Form 1, 2 and 3' by Notification No. G.S.R. 286(E), dated 4.4.2019 (w.e.f. 28.7.1976).]

[FORM 1 (IF) [Inserted by G.S.R. 12, dated 21.12.1992 (w.e.f. 2.1.1993).]EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976(Paragraph 10)(For Exempted Establishments)Consolidated return of employees who are entitled and required to become members of the insurance fund on the date of Scheme comes into forceCode No. of the Establishment
.....Name and address of the EstablishmentDate of coverage.....Industry in which Establishment is engaged
.....Registration No. of Establishment.....{|

SL.No.	A/c No.	Name of the	Father's name (or	Sex	Accumulations in his/her	Remarks
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as employee husband's provident fund
in (in block name in account at the
PF capitals) the case of end of the
married financial/
woman) accounting
years,preceding
the date the
Scheme comes
into forces -

(1) (2) (3) (4) (5) (6) (7)
DateSignature of the Employer or otherAuthorised Officer of the
EstablishmentStamp of the EstablishmentNote.-(1) This form should be
accompanied by certified copies of the nomination(s) and or changes therein made by each
employee under provident fund rules of the establishment.(2)Remarks for the missing A/c. No. (i.e.
those in respect of employees who had left service, etc., should be given at the end).]FORM 2
(IF)EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976(Paragraph 10)(For Exempted
Establishments)Return of employees entitled for membership of the insurance fundName and
Address of the EstablishmentDuring the month ofCode No. of
the Establishment

Sl. No.	A/c No. as in PF	Name of the employee(in block capitals)	Father's name (or husband's name in the case of married woman)	Sex	Date of entitlement for membership	Remarks (Previous A/c No. in providence fund and particulars ofprevious employer and the amount of accumulation
1	2	3	4	5	6	7

DateSignature of the Employer or otherAuthorised Officer of the
EstablishmentStamp of the EstablishmentNote.-This form should be accompanied by certified
copies of the nomination(s) /and or changes therein made by each employee under Provident Fund
rules of the establishment.FORM 3 (IF)EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME,
1976(Paragraph 10)(For Exempted Establishments)Return of members of insurance fund leaving
service during the month of..... 20.....Name and Address of the EstablishmentCode
No. of the Establishment.....

Sl.No	A/c No.	Name of the employee(in block capitals)	Father's name (or husband's name in the case of married woman)	Date of leaving service	Reasons for leaving service	Year-wise balance in his/her provident fund account during the three years preceding his/her death
1	2	3	4	5	6	7

DateSignature of the employer or other authorised officer of the establishment
Stamp of the establishment
FORM 4 (IF)EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976(Paragraph 10)(For Exempted Establishments)Statement of contribution for the month of..... 20.....Contract Rest TotalTotal No. of Members
.....Name and address of the establishmentCurrency period from

1.

-4-20..... to 31-3-20.....Code No. of the establishmentStatutory rate of contribution 0.5%

Wages on which contributions are payable	Amount of employers share of contribution due @ 0.5% of the amount of wages shown in Col.1	Amount of Administrative charges due @ 0.1% fo the amount of wages shown in Col.1	Employer's share of contributions remitted in A/c No. 21	Amount of Administrative charges remitted in A/c No. 22	Date of remittance	Name and location of the bank in which remitted of No. and date of the cheque/draft sent to regional office	When the tripli chall recei encl if no state reaso
1	2	3	4	5	6	7	8

DateSignature of the Employer(with official seal)No. as per last months' return (+) No. of new members vide Form 2(IF)(-) No. of members left service vide Form 3(IF) *Net Total*This should tally with the figures given at the top right hand comer of the form.Note.-(1) If there is any substantial variation between the wages and amount of contribution shown above and those shown in the last month's return, suitable explanation should be given in the Remarks column.(2)If any arrears of contributions or damages are included in the figures under column 4 suitable replies indicating the circumstances, amount, No. of members and the period involved should be furnished in the Remarks column or on the reverse.FORM 5 (IF)EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976(Paragraph 23)Application for payment of assurance benefit of deceased employee to nominee/legal heirNote.-Read the "Instructions" carefully before completing this form(Through the employer under whom the deceased was last employed)I being a nominee/legal heir/guardian of minor nominee(s) or minor heir(s) of the deceased employee apply for the payment of Assurance Benefit under the Employee's Deposit-Linked Insurance Scheme, 1976.(For use by the nominee(s) /legal heir(s), other than minors)

Name and address of the applicant (S)	Sex	Age or year of birth	Marital status	Relationship with the deceased	Remarks
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[For use in respect of minor nominee(s)/heir(s)]

Name and address of the applicant(s)	Age or Sex year of birth	Name of minor nominee(s)/heir(s)	Age or Sex year of birth	Relationship of guardian with the minor nominee(s)/heir(s)	Remarks
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2. The particulars in respect of the deceased member are furnished below:

(a) Name of the deceased (b) Father name (or husband's name in the case of married woman) (c) Date of birth (d) Last employed in (e) Account number in Provident Fund/Insurance Fund

3. The particulars of the savings bank account into which the amount is to be deposited.

[Paragraph 24(3) of the Employees' Deposit-Linked Insurance Scheme, 1976] (a) Name and full address of the claimant. (b) Name and full address of the Bank specified in Schedule I to the Banking Companies (Acquisition and Transfer of Undertakings Act, 1970). (c) Savings Bank Account Number of the claimant: I declare that the above particulars are true to the best of my knowledge. Date Signature or left/right hand thumb-impression of Shri/Smt./Kum the applicant (Left thumb-impression in the case of illiterate male applicants and right thumb-impression in the case of illiterate female applicants) Advance Stamped Receipt Received a sum of Rs (Rupees) from Regional Provident Fund Commissioner/Officer-in-Charge of Sub-Regional Office by deposit in my savings bank account towards the Employees' Deposit-Linked Insurance benefit.

Affix Rupee 1 Revenue Stamp

The space should be left blank which shall be filled in by Regional Provident Fund Commissioner/Officer-in-charge of Sub-Regional Office. Signature or left/right hand thumb-impression of the claimant Certified that the claimant signed/thumb-impressed before me. Encl: Signature of the Employer or any authorised official Designation Stamp of the Factory/ Establishment Date (To be filled in by the employer on due basis) Note.-The employer of unexempted establishments should fill in the columns 2 and 3 only and the employer of exempted establishments should fill in all the columns. Balance in Provident Fund at the end of the month preceding the 36 months immediately preceding the death of the member

Month	Both shares of contribution	Refund of withdrawal	Interest	Withdrawal	Progressive Balance
1	2	3	4	5	6
1.2.3.4.5.6.7.8.9.10.11.12.13.14.15.16.17.18.19.20.21.22.23.24.25.26.27.28.29.30.31.32.33.34.35.36.					
Total of 36 months Provident Fund Balance Rs. Average balance Rs.					

Certificate(1)Certified that the particulars furnished above are correct.(2)Certified that the member died onwhile in service.(3)Certified that the Provident Fund accumulations of the deceased employee, late Shri/Smt./KmA/c No..... were paid to Shri/Smt. Ku.(i).....(ii).....(iii).....(The employer of exempted establishment shall send an attested copy of nomination of the deceased employee)DateSignature of the Employer(Name and designation with Official Seal)(For the use of Commissioner's office)Entered in F-21 (Revised)/IFI/Withdrawal Register.Clerk Head Clerk(Under RsP.I. No Account No.....SectionPassed for payment for Rs) and the amount may be remitted for credit to the Savings Bank Account No in respect of Shri/Smt./Kumari maintained at
(Banks).AccountOfficerDate:Paid by inclusion in Cheque No.Assistant Provident Fund CommissionerClerk Head ClerkorRegional Provident Fund Commissioner[FORM 1EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976(See paragraph 19)Receipt and Payment Account for the Year.....(Contribution Account)

SL.No	Receipt	Amount	SL.No	Receipt	Amount
1.	Opening balance as on 1stApril		1.	Assurance benefits	
2.	(i) Contribution of employers		2.	Amount refunded to employees on grant of exemption	
	(ii) Contribution of Government				
	(iii) Arrears of contribution of Government for				
3.	Interest on investment in Public Account		3.	Other payments in:Account No. 21Account No. 25	
4.	Interest on investment in Public Account		4.	Closing balance	
5.	Interest on S.B.Account				
6.	Penal damages				
7.	Other receipts in: Account No. 21 Account No. 25				

TOTAL: TOTAL:

Financial Advisor & Chief Accounts OfficerFORM 2EMPLOYEES'DEPOSIT-LINKED INSURANCE SCHEME, 1976Receipt and Payment Account for the year.....(Adminstration Account)

SL.No	Receipt	Amount	SL.No	Receipt	Amount
1.	Opening balance as on 1stApril		1.	Payment on Administration	
2.	Administrative charges received from the employers during the year		(a)	Revenue Expenditure	
3.	Inspection charges received		1.	Salaries	

4.	Penal damages	2.Allowances and Honoraria
5.	Amount received from Government towards cost of Administration of the fund for.....	3. T.A. and L.T.C.
6.	(a) Interest received on investment from Administration Account	4. Pension/Gratuity(Staff)
	(b) Interest on S.B.Account	5. Staff Provident Fund DLI Benefits
	(c) Interest on Advances	6. Other charges(recurring and non-recurring)
7.	Other receipts in:	7. Grants
	Account No. 22	8. Maintenance and repairs of office building, etc
	Account No. 24	(b) Capital Expenditure:
		1.Construction of office building/staff quarters,etc.
		2.Other payments:
		Account No. 22
		Account No. 24
		3.Closing balance

TOTAL TOTAL

FORM 3(See paragraph 19)EMPLOYEES DEPOSIT-LINKED INSURANCE SCHEME, 1976Balance Sheet as on 31st March.....

Balance as on 31stMarch Previous year	Sl.No.	Liabilities	Sch.No.	Amount	Balance as on 31stMarch Previous year	Sl.No.	Assets	Sch. No	Amount
1.Employees Deposit-Linked Insurance Fund Account			1.Investment Account						
2.Employees Deposit-linked Insurance Fund Adm.A/c			(a)Employees Deposit-Linked Insured Fund Account:						
3.Sundry	I		(i)Investment in securities	II					
Credits			(ii)Deposit in Public Account	III					
			(b)Employees						

Deposit-Linked
Insurance Adm.
Fund A/c:
(i) Amount
invested in IV
Term Deposits
(ii) Amount due
from EPF V
Adm. Account
2. Cash balance VI
3. Remittance in VII
Transit
4. Sundry Debits VIII

TOTAL: TOTAL:

Previous Year Foot note:

Rs.	Lakhs	1. EDLI contribution due from employers as on 31-3-	Rs.
Rs.	Lakhs	2. EDLI Adm. And Inspection charges due from employers as on 31-3-	Rs.
Rs.	Lakhs	3. EDLI contribution (Govt.) share due as on 31-3-	Rs.
Rs.	Lakhs	4. EDLI Adm. Charges (Govt) share due as on 31.3	Rs.

EMPLOYEES' DEPOSIT-LINKED INSURANCE ACCOUNT SCHEDULES

No. I

Sundry Creditors:

1. Excess credit in A/c No. 21

2. Excess credit in A/c No. 25

3. Excess credit in R.B.I. A/c

4. Excess credit in A/c No. 22

5. Excess credit in A/c No. 24

Balance as on 31st March:

No. II

Investment in securities: Balance as per last Balance-Sheet Less: Securities redeemed during the year
Balance as on 31st March:

No. III

Amount deposited in Public A/c.:Balance as per last Balance-Sheet

1. Deposits made during the year

2. Government share of contribution for

3. Government share of arrears upto

4. Interest on balance in Public Account

Balance as on 31st March:

No. IV

Amount Invested:Balance as per last Balance-SheetAdd:Amount deposited during the yearLess:Amount redeemed during the yearBalance as on 31st March:

No. V

Amount due from EPF Adm. A/c:(a)Transaction in A/c No. 24Balance as per last Balance-SheetAdd:During the yearLess:Amount received backBalance as on 31st March:Transaction in regard to Account No. 22(b)Amount transferred to EPF Account No. 2Balance as on 31st March:
(a)-(b)

No. VI

Casli Book Balance:

1. Account No. 21

2. Account No. 25

3. Account No. 22

4. Account No. 24

Balance as on 31st March:

No. VII

Remittance in Transit:

1. From A/c No. 21 to 25

2. From RBI A/c to A/c No. 25

3. From A/c No. 22 to 24

Balance as on 31st March:

No. VIII

Sundry Debits:

1. Account No. 21

2. Account No. 25

3. Account No. 22

4. Account No. 24

Balance as on 31st March:]