

The Employees' Provident Funds Scheme, 1952

UNION OF INDIA

India

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Rule THE-EMPLOYEES-PROVIDENT-FUNDS-SCHEME-1952 of 1952

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The Employees' Provident Funds Scheme, 1952Published vide S.R.O. 1509, dated 2.9.1952.Last Updated 8th April, 2019[2nd September, 1952]In exercise of the powers conferred by section 5 of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (19 of 1952), the Central Government hereby frames the following Employees' Provident Funds Scheme, 1952, namely:-Chapter-I Preliminary

1. Short title and application.

(1)This Scheme may be called The Employees' Provident Funds Scheme, 1952.(2)[Save as otherwise provided in the Scheme, this Chapter] [Substituted by S.R.O. 2035, dated 28.10.1953.] and Chapters II and III shall come into force at once and the remaining provisions shall come into force on such date or dates as the Central Government may by notification in the Official Gazette appoint and different dates may be appointed for different provisions.(3)[(a) Subject to provisions of sections 16 and 17 of the Act, this Scheme shall apply to all factories [and other establishments] [Added by S.R.O. 2035, dated 28.10.1953.] to which the Act applies or is applied under sub-section (3) [or sub-section 4(1)] [Inserted by S.R.O. 488, dated 4.2.1958 (w.e.f. 12.12.1958).] of section 1 or section 3 thereof:][Provided that the provisions of this scheme shall not apply to-[* * *] [Added by S.R.O. 1567, dated 4.7.1956.][* * *] [Sub-Clauses (i) and (ii) omitted by G.S.R. 417, dated 19.3.1962 (w.e.f. 31.3.1962).].(iii)[Tea factories in the State of Assam.] [Added by S.R.O. 1567, dated 4.7.1956.](b)Provisions of this Scheme shall-(i)[as respects every establishment which is a factory engaged in any industry mentioned herein, namely, cement, cigarettes, electrical, mechanical or general engineering products, iron and steel, paper and textiles (made wholly or in part of cotton or wool or jute or silk, whether natural or artificial), be deemed to have come into force, with effect from 2nd day of September, 1952;] [Inserted by G.S.R. 571, dated 12.4.1977.][(i-a)] [Sub-Clauses (i) renumbered as sub-Clause (i-a) by G.S.R. 571, dated 12.4.1977.] as respects factories relating to the industries added to Schedule I of the Act, by notification of the Government of India in the Ministry of Labour, No. S.R.O. 1566, dated the 4th July 1956, come into force on the 31st day of July,

1956;(ii)[as respects factories relating to the industries added to Schedule I of the Act by notification of the Government of India in the Ministry of Labour, No. S.R.O. 2026, dated the 3rd September, 1956, come into force on the 30th day of September, 1956;] [Inserted by S.R.O. 2027, dated 3.9.1956.](iii)[as respects factories relating to the mineral oil refining industry added to Schedule I of the Act by notification of the Government of India in the Ministry of Labour, No. S.R.O. 218, dated the 19th January, 1957, come into force on the 31st day of January, 1957;] [Inserted by S.R.O. 815, dated 9.3.1957.](iv)[as respects plantations of tea (other than tea plantations in the State of Assam), coffee, rubber, cardamom and pepper, covered by the notification of the Government of India in the Ministry of Labour, No. S.R.O. 529, dated the 16th February, 1957, come into force on the 30th day of April, 1957;] [Inserted by S.R.O. 1363, dated 26.4.1957.](v)[as respects factories relating to the oxygen, acetylene and carbon-dioxide gases industry added to Schedule I of the Act as Item (x) under the head "Heavy and Fine Chemicals" by the notification of the Government of India in the Ministry of Labour and Employment, No. S.R.O. 1976, dated the 15th June, 1957, come into force on the 31st day of July, 1957;] [Inserted by S.R.O. 2146, dated 21.6.1957.](vi)[as respects iron ore, limestone, manganese and gold mines, covered by the notification of the Government of India in the Ministry of Labour and Employment, No. S.R.O. 2705, dated the 24th August, 1957, come into force on the 30th day of November, 1957;] [Inserted by S.R.O. 3376, dated 7.10.1957.](vii)[as respects factories relating to the Industrial and Power Alcohol and Asbestos Cement Sheets Industries added to Schedule I of the Act by the notification of the Government of India in the Ministry of Labour and Employment, No. S.R.O. 3067, dated the 28th September, 1957, come into force on the 30th day of November, 1957;] [Inserted by S.R.O. 3565, dated 31.10.1957.](viii)[as respects coffee curing establishments covered by the notification of the Government of India in the Ministry of Labour and Employment, No. S.R.O. 3411, dated the 26th October, 1957, come into force on the 30th day of November, 1957;] [Inserted by S.R.O. 3972, dated 4.12.1957.](ix)[as respects factories relating to the biscuit making industry including composite units making biscuits and products such as bread, confectionery and milk and milk powder, added to Schedule I of the Act, vide Government of India, Ministry of Labour and Employment, Notification No. G.S.R. 170, dated the 12th March, 1958, come into force on the 30th day of April, 1958;] [Inserted by G.S.R. 261, dated 10.4.1958.](x)[as respects road motor transport establishments covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 399, dated the 24th March, 1959, come into force on the 30th day of April, 1959;] [Inserted by G.S.R. 583, dated 8.5.1959.](xi)[as respects mica mines and mica industry covered by the notification of the Government of India in the Ministry of Labour and Employment, Nos. G.S.R. 312 and 313, dated the 5th March, 1960, respectively, come into force on the 31st day of May, 1960;] [Inserted by G.S.R. 362, dated 16.3.1960.](xii)[as respects factories relating to the plywood industry covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 632, dated the 30th May, 1960, come into force on the 30th day of June, 1960;] [Inserted by G.S.R. 718, dated 17.6.1960.](xiii)[as respects factories relating to the automobile repairing and servicing industry covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 683, dated the 9th June, 1960, come into force on the 30th day of June, 1960;] [Inserted by G.S.R. 748, dated 24.6.1960.](xiv)[as respects any cane farm owned by a sugar factory covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 1274, dated the 21st October, 1960, come into force on the 30th day of November, 1960;] [Inserted by G.S.R. 1444, dated 24.11.1960.](xv)[as

respects factories relating to rice, flour and dal milling industries covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 1443, dated the 24th November, 1960, come into force on the 31st December, 1960;] [Inserted by G.S.R. 1548, dated 24.12.1960.](xvi)[as respects factories relating to the starch industry covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 535, dated the 10th April, 1961, come into force on the 31st May, 1961;] [Inserted by G.S.R. 680, dated 15.5.1961.](xvii)[as respects hotels and restaurants covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 704, dated the 16th May, 1961, come into force on the 30th day of June, 1961; [Inserted by G.S.R. 783, dated 5.6.1961.](xviii)as respects factories relating to petroleum or natural gas exploration, prospecting, drilling or production and petroleum or natural gas refining and establishments engaged in the storage or transport or distribution of petroleum or natural gas or products of either petroleum or natural gas covered by the notifications of the Government of India in the Ministry of Labour and Employment, Nos. G.S.R. 705 and 706, dated the 16th May, 1961, respectively, come into force on the 30th day of June, 1961;](xix)[as respects the establishments covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 827, dated the 19th June, 1961, come into force on the 31st day of July, 1961;] [Inserted by G.S.R. 992, dated 24.7.1961.](xx)[as respects the establishments covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 1013, dated the 29th July, 1961, come into force on the 31st day of July, 1961; [Inserted by G.S.R. 1033, dated 8.8.1961.](xxi)as respects the factories relating to the leather and leather products industry covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 993, dated the 29th July, 1961, come into force on the 31st day of August, 1961;](xxii)[as respects the factories relating to the stone-ware jars and crockery industries covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 1382, dated the 4th November, 1961, come into force on the 30th day of November, 1961;] [Inserted by G.S.R. 1456, dated 29.11.1961.](xxiii)[as respects the establishments covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 1458, dated the 2nd December, 1961, but not including the establishment referred to in sub-clause (xiv) come into force on the 31st day of December, 1961;] [Inserted by S.O. 3087, dated 20.12.1961.](xxiv)[as respects every trading and commercial establishment engaged in the purchase, sale or storage of any goods, including establishments of exporters, importers, advertisers, commission agents and brokers, and commodity and stock exchanges, but not including banks or ware-houses established under any Central or State Act, covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 346, dated the 7th March, 1962, come into force on the 30th day of April, 1962;] [Inserted by G.S.R. 460, dated 3.4.1962.](xxv)[as respects the factories relating to fruit and vegetable preservation industry covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 786, dated the 6th June, 1962 [as amended by the notification No. G.S.R. 1461, dated the 29th August, 1963] [Inserted by G.S.R. 887, dated 23.6.1962.][, come into force on the 30th June, 1962;] [Inserted by G.S.R. 887, dated 23.6.1962.](xxvi)[as respects the factories relating to cashew nut industry covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 1125, dated the 18th August, 1962, come into force on the 30th September, 1962;] [Inserted by G.S.R. 1299, dated 19.9.1962.](xxvii)[as respects the establishments specified in the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R.

1232, dated the 7th September, 1962, come into force on the 31st October, 1962;] [Inserted by G.S.R. 1321, dated 27.9.1962.](xxviii)[as respects bauxite mines covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 1625, dated the 23rd November, 1962, come into force on the 31st December, 1962;] [Inserted by G.S.R. 1757, dated 12.12.1962.](xxix)[as respects the confectionery industry come into force on the 31st March, 1963;] [Inserted by G.S.R. 503, dated 18.3.1963.](xxx)[as respects establishment engaged in laundry and laundry services referred to in the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 561, dated the 23rd March, 1963, come into force on the 30th April, 1963;] [Inserted by G.S.R. 663, dated 10.4.1963.](xxxi)[as respects the industries engaged in the manufacture of buttons, brushes, plastic and plastic products and stationery products, come into force on the 30th day of April, 1963;] [Inserted by G.S.R. 666, dated 15.4.1963.](xxxii)[as respects the establishments covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 728, dated the 20th April 1963, come into force on the 31st day of May, 1963;] [Inserted by G.S.R. 853, dated 10.5.1963.](xxxiii)[as respects canteens covered by the notification of the Government of India in the Ministry of Labour and Employment, No. G.S.R. 1285, dated the 29th July, 1963, come into force on the 31st day of August, 1963;] [Inserted by G.S.R. 1401, dated 9.8.1963.](xxxiv)[as respects aerated water industry, that is to say, any industry engaged in the manufacture of aerated water, soft drinks, carbonated water, come into force on the 31st day of August, 1963;] [Inserted by G.S.R. 1433, dated 22.8.1963.](xxxv)[as respects distilling and rectifying of spirits (not falling under industrial and power alcohol) and blending of spirits industry come into force on the 31st day of October, 1963;] [Inserted by G.S.R. 1688, dated 15.10.1963.](xxxvi)[as respects the establishments in Pondicherry territory covered under the Employees' Provident Funds Act, 1952 (19 of 1952), by virtue of the Pondicherry (Laws) Regulation, 1963 (7 of 1963), come into force on the 31st day of October, 1963;] [Inserted by G.S.R. 1873, dated 23.11.1963.](xxxvii)[as respects the paint and varnish industry come into force on the 31st day of January, 1964;] [Inserted by G.S.R. 93, dated 8.1.1964.](xxxviii)[as respects bone crushing industry come into force on the 31st day of January, 1964;] [Inserted by G.S.R. 127, dated 20.1.1964.](xxxix)[as respects china-clay mines come into force on the 30th day of June, 1964;] [Inserted by G.S.R. 864, dated 6.6.1964.](xl)[as respects pickers industry come into force on the 30th day of June, 1964;] [Inserted by G.S.R. 863, dated 6.6.1964.](xli)[as respects the establishments in the Union territory of Goa, Daman and Diu-in which territory the Employees' Provident Funds Act, 1952 (19 of 1952), has been enforced from the 1st July, 1964 by the notification of the Government of Goa, Daman and Diu, Industries and Labour Department No. LC/6/64, dated the 24th June, 1964, come into force on the 31st day of July, 1964;] [Inserted by G.S.R. 1288, dated 1.9.1964.](xlii)[as respects the establishments specified in the notification of the Government of India in the Department of Social Security, No. G.S.R. 1398, dated the 17th September, 1964, come into force on the 31st day of October, 1964;] [Inserted by G.S.R. 1500, dated 8.10.1964.](xliii)[as respects milk and milk products industry specified in the notification of the Government of India in the Department of Social Security, No. G.S.R. 1723, dated the 27th November, 1964, come into force on the 31st day of December, 1964;] [Inserted by G.S.R. 1845, dated 21.12.1964.](xliv)[as respects (1) travel agencies engaged in the (i) booking of International Air and Sea passages and other travel arrangements, (ii) booking of internal air and mail passages and other travel arrangements, and (iii) forwarding and clearing of cargo from and to overseas and within India; and (2) forwarding agencies engaged in the collection , packing, forwarding or delivery of any goods including, car-loading, break-bulk service

and foreign freight service specified in the notification of the Government of India in the Department of Social Security, No. G.S.R. 1796, dated the 9th December, 1964, come into force on the 31st day of January, 1965;] [Inserted by G.S.R. 71, dated 1.1.1965.](xlv)[as respects non-ferrous metals and alloys in the form of ingots industry specified in the notification of the Government of India in the Department of Social Security, No. G.S.R. 1795, dated the 9th December, 1964, come into force on the 31st day of January, 1965;] [Inserted by G.S.R. 106, dated 2.1.1965.](xlvi)[as respects bread industry specified in the notification of the Government of India in the Department of Social Security, No. G.S.R. 402, dated the 2nd March 1965, come into force on the 31st day of March, 1965;] [Inserted by G.S.R. 475, dated 19.3.1965.](xlvii)[as respects the stemming or re-drying of tobacco leaf industry, that is to say, any industry engaged in the stemming, re-drying, handling, sorting, grading or packing of tobacco leaf specified in the notification of the Government of India in the Department of Social Security, No. G.S.R. 768, dated the 18th May, 1965, come into force on the 30th day of June, 1965;] [Inserted by G.S.R. 823, dated 1.6.1965.](xlviii)[as respects agarbattee (including dhoop and dhoopbattee) industry specified in the notification of the Government of India in the Department of Social Security, No. G.S.R. 910, dated the 23rd June, 1965, come into force on the 31st day of July, 1965;] [Inserted by G.S.R. 969, dated 6.7.1965.](xlix)[as respects coir (excluding the spinning sector) industry specified in the notification of the Government of India in the Department of Social Security, No. G.S.R. 952, dated the 3rd July, 1965, come into force on the 30th day of September, 1965;] [Inserted by G.S.R. 997, dated 15.7.1965.](l)[as respects magnesite mines covered by the notification of the Government of India in the Department of Social Security, No. G.S.R. 1166, dated the 9th August 1965, come into force on the 31st day of August, 1965;] [Inserted by G.S.R. 1241, dated 18.8.1965.](li)[as respects stone quarries producing roof and floor slabs, dimension stones, monumental stones and mosaic chips covered by the notification of the Government of India in the Department of Social Security, No. G.S.R. 1779, dated the 27th November, 1965, come into force on the 31st day of December, 1965;] [Inserted by G.S.R. 1837, dated 9.12.1965.](lii)[as respects [banks other than the nationalised banks established under any Central or State Act] [Inserted by G.S.R. 70, dated 20.1.1966.][covered by the notification of the Government of India in the Department of Social Security, No. G.S.R. 2, dated the 18th December, 1965, come into force on the 31st day of January, 1966;] [Inserted by G.S.R. 70, dated 20.1.1966.](liii)[as respects the tobacco industry, that is to say, any industry engaged in the manufacture of cigars, zarda, snuff, quivam and guraku from tobacco covered by the notification of the Government of India in the Ministry of Labour, Employment and Rehabilitation (Department of Labour and Employment), No. G.S.R. 895, dated the 1st June, 1966, come into force on the 30th day of June, 1966;] [Inserted by G.S.R. 997, dated 25.6.1966.](liv)[as respects paper products industry covered by the notification of the Government of India in the Ministry of Labour, Employment and Rehabilitation (Department of Labour and Employment), No. G.S.R. 1119, dated the 11th July, 1966, come into force on the 31st day of July, 1966;] [Inserted by G.S.R. 1187, dated 21.7.1966.](lv)[as respects licensed salt industry covered by the notification of the Government of India in the Ministry of Labour, Employment and Rehabilitation (Department of Labour and Employment), No. G.S.R. 1362, dated the 30th August, 1966, come into force on the 30th day of September, 1966;] [Inserted by G.S.R. 1412, dated 12.9.1966.](lvi)[as respects linoleum and indoleum industries specified in the notification of the Government of India in the Ministry of Labour, Employment and Rehabilitation (Department of Labour and Employment), No. G.S.R. 437, dated the 27th March, 1967, come into force on the 30th day of April, 1967;] [Inserted by G.S.R. 553, dated 11.4.1967.](lvii)[as respects

explosives industry, come into force on the 31st day of July, 1967;] [Inserted by G.S.R. 1103, dated 17.7.1967.](lviii)[as respects jute bailing or pressing industry specified in the notification of the Government of India in the Ministry of Labour, Employment and Rehabilitation (Department of Labour and Employment), No. G.S.R. 1226, dated the 5th August, 1967, come into force on the 31st day of August, 1967;] [Inserted by G.S.R. 1268, dated 21.8.1967.](lix)[as respects fireworks and percussion cap works industry specified in the notification of the Government of India in the Ministry of Labour, Employment and Rehabilitation (Department of Labour and Employment), No. G.S.R. 1530, dated the 5th October, 1967, come into force on the 31st day of October, 1967;] [Inserted by G.S.R. 1645, dated 23.10.1967.](lx)[as respects tent making industry specified in the notification of the Government of India in the Ministry of Labour, Employment and Rehabilitation (Department of Labour and Employment), No. G.S.R. 1716, dated the 3rd November, 1967, come into force on the 30th day of November, 1967;] [Inserted by G.S.R. 1857, dated 20.11.1967.](lxi)[as respects the barytes, dolomite, fire clay, gypsum, kyanite, sillimanite and steatite mines come into force on the 31st day of August, 1968;] [Inserted by G.S.R. 1592, dated 24.8.1968.](lxii)[as respects Cinchona plantations come into force on the 31st day of December, 1968;] [Inserted by G.S.R. 2083, dated 22.11.1968.](lxiii)[as respects ferro-manganese industry come into force on the 30th day of April, 1969;] [Inserted by G.S.R. 1017, dated 22.4.1969.](lxiv)[as respects ice or ice-cream industry come into force on the 30th day of June, 1969;] [Inserted by G.S.R. 1510, dated 11.6.1969.](lxv)[as respects diamond mines come into force on the 30th day of June, 1969;] [Inserted by G.S.R. 1512, dated 11.6.1969.](lxvi)[as respects establishments which are exclusively or principally engaged in general insurance business come into force on the 31st day of January, 1970;] [Inserted by G.S.R. 14, dated 23.12.1969.](lxvii)[as respects establishments rendering expert services come into force on the 31st day of May, 1971;] [Inserted by G.S.R. 731, dated 17.5.1971.](lxviii)[as respects factories engaged in the winding of thread and yarn reeling covered by the notification of the Government of India in the Ministry of Labour, Employment and Rehabilitation (Department of Labour and Employment), No. G.S.R. 1988, dated the 22nd November, 1971, come into force on the 30th day of November, 1971;] [Inserted by G.S.R. 263, dated 7.2.1972.](lxix)[as respects railway booking agencies run by the contractors or by other private establishments on commission basis specified in the notification of the Government of India in the Department of Labour and Employment, No. 4/3/65-PF-II(i), dated the 17th March, 1972, come into force on the 31st day of March, 1972;] [Inserted by G.S.R. 506, dated 18.3.1972.](lxx)[as respects cotton ginning, baling and pressing industry, specified in the notification of the Government of India in the Ministry of Labour, Employment and Rehabilitation (Department of Labour and Employment), No. G.S.R. 1251, dated the 23rd September, 1972, come into force on the 30th day of September, 1972;] [Inserted by G.S.R. 1490, dated 15.11.1972.](lxxi)[as respects messes other than military messes covered by the notification of the Government of India in the Ministry of Labour, Employment and Rehabilitation (Department of Labour and Employment), No. G.S.R. 299, dated the 24th March, 1973, come into force on the 31st March, 1973;] [Inserted by G.S.R. 1219, dated 17.4.1973.][* * *] [Sub-Clause (lxxii) omitted by G.S.R. 571, dated 12.4.1977.](lxxiii)[as respects factories relating to "katha" making industry covered by the notification of the Government of India in the Ministry of Labour, Employment and Rehabilitation (Department of Labour and Employment), No. G.S.R. 503, dated the 2nd May, 1973, come into force on the 31st day of May, 1973;] [Inserted by G.S.R. 843, dated 19.7.1973.](lxxiv)[as respects the establishments known as hospitals specified in the notification of the Government of India in the Ministry of Labour, Employment and Rehabilitation (Department of

Labour and Employment), No. G.S.R. 1082, dated the 29th September, 1973, come into force on the 31st August, 1973;] [Inserted by G.S.R. 1249, dated 2.11.1973.](lxxv)[as respects the employees of the beer manufacturing industry, that is to say, any industry engaged in the manufacture of the product of alcoholic fermentation of a mash in potable water of malted barley and hops, or of hops concentrated with or without the addition of other malted or unmalted cereals or other carbohydrate preparations, specified in the notification of the Government of India in the Ministry of Labour, No. G.S.R. 428, dated the 27th April, 1974, come into force on the 30th April, 1974;] [Inserted by G.S.R. 521, dated 15.5.1974.](lxxvi)[as respects the establishments engaged in sorting, cleaning and teasing of cotton specified in the notification of the Government of India, in the Ministry of Labour, No. G.S.R. 1094, dated the 26th September, 1974, come into force on the 30th day of September, 1974;] [Inserted by G.S.R. 1255, dated 12.11.1974.](lxxvii)[as respects societies, clubs, or associations which render service to their members without charging any fee over and above the subscription fee or membership fee specified in the notification of the Government of India in the Ministry of Labour, No. G.S.R. 1294, dated the 16th November, 1974, come into force on the 30th day of November, 1974;] [Inserted by G.S.R. 1401, dated 21.12.1974.](lxxviii)[as respects every garments making factory specified in the notification of the Government of India in the Ministry of Labour, No. G.S.R. 1295, dated 23rd November, 1974, come into force on the 13th day of November, 1974;] [Inserted by G.S.R. 1400, dated 21.12.1974.](lxxix)[as respects the agricultural farms, fruit orchards, botanical gardens and zoological gardens specified in the notification of the Government of India in the Ministry of Labour, No. G.S.R. 1315, dated the 27th November, 1974, come into force on the 31st day of December, 1974;] [Inserted by G.S.R. 268, dated 7.2.1975.](lxxx)[as respects soapstone mines and establishments engaged in the grinding of soapstone covered by the notification of the Government of India in the Ministry of Labour, S.O. 1955, dated the 21st June, 1975, come into force on the 30th June, 1975;] [Inserted by G.S.R. 984, dated 26.7.1975.](lxxxi)[as respects the apatite, asbestos, calcite, ball clay, corundum, emerald, feldspar, silica (sand), quartz, ochre, chromite, graphite and fluorite mines covered by the notification of the Government of India in the Ministry of Labour, No. G.S.R. 1102, dated the 24th July, 1976, come into force on the 30th September, 1976;] [Inserted by G.S.R. 1355, dated 3.9.1976.](lxxxii)[as respects, - [Inserted by G.S.R. 305, dated 19.2.1977.](1)establishments which are factories engaged in the manufacture of glue and gelatine,(2)stone quarries producing stone chips, stone sets, stone boulders, and ballasts, and(3)establishments engaged in fish processing and non-vegetable food preservation industry including bacon factories and pork processing plants, covered by the notification of the Government of India in the Ministry of Labour, No. G.S.R. 204, dated the 31st January, 1977, come into force on the 28th February, 1977;](lxxxiii)[as respects the beedi industry, that is to say, any industry engaged in the manufacture of beedis, specified in the notification of the Government of India in the Ministry of Labour, No. G.S.R. 660, dated the 17th May, 1977, come into force on the 31st May, 1977;] [Inserted by G.S.R. 677, dated 23.5.1977.](lxxxiv)[as respects the financing establishments (other than banks) engaged in the activities of borrowing, lending, advancing of money and dealing with other monetary transactions with a view to earn interest not being the Unit Trust of India established under the Unit Trust of India Act, 1963 (52 of 1963), the Agricultural Refinance Corporation established under the Agricultural Refinance Corporation Act, 1963 (10 of 1963), the Industrial Development Bank of India established under the Industrial Development Bank of India Act, 1964 (18 of 1964), the Industrial Finance Corporation of India established under the Industrial Finance Corporation Act, 1948 (15 of 1948) and State Finance

Corporations established under the State Finance Corporations Act specified in the notification of the Government of India in the Ministry of Labour, No. G.S.R. 1458, dated the 18th November, 1978, come into force on the day of 31st December, 1978;] [Inserted by G.S.R. 1523, dated 12.12.1978.](lxxxv)[as respects lignite mines specified in the notification of the Government of India in the Ministry of Labour, No. G.S.R. 31, dated the 16th December, 1978, come into force on the 6th January, 1979;] [Inserted by G.S.R. 462, dated 9.3.1979.](lxxxvi)[as respects the ferro chrome industry, that is to say, any industry engaged in the manufacture of ferro chrome, specified in the notification of the Government of India in the Ministry of Labour, No. G.S.R. 938, dated the 25th June, 1978, come into force on the 31st July, 1979;] [Inserted by G.S.R. 982, dated 13.7.1979.](lxxxvii)[as respects the diamond cutting industry, that is to say, any industry engaged in the cutting of diamond, specified in the notification of the Government of India in the Ministry of Labour, No. G.S.R. 564, dated the 17th May, 1980, come into force on the 31st May, 1980;] [Inserted by G.S.R. 605, dated 24.5.1980 (w.e.f. 31.5.1980).](lxxxviii)[as respects the quartzite mines covered by the notification of the Government of India in the Ministry of Labour, No. G.S.R. 563, dated the 17th May, 1980, come into force on the 31st May, 1980;(lxxxix)[as respects the inland water transport establishments, that is to say, any establishment engaged in the activities of inland water transport specified in the notification of the Government of India in the Ministry of Labour, No. G.S.R. 565, dated the 17th May, 1980, come into force on the 31st May, 1980;(xc)[as respects the establishments engaged in building and construction industry specified in the notification of the Government of India in the Ministry of Labour, No. G.S.R. 1069, dated the 11th October, 1980, come into force on the 31st October, 1980;] [Inserted by G.S.R. 592(E), dated 22.10.1980 (w.e.f. 22.10.1980).](xci)[as respects factories relating to the myrobalan extract powder, myrobalan extract solid and vegetable tannin blended extract industries, specified in the notification of the Government of India in the Ministry of Labour, No. G.S.R. 613(E), dated the 30th October, 1980, come into force on the 31st October, 1980;] [Inserted by G.S.R. 614(E), dated 31.10.1980 (w.e.f. 31.10.1980).](xcii)[as respects the brick industry, that is to say, any industry engaged in the manufacture of Bricks, specified in the notification of the Government of India in the Ministry of Labour, No. G.S.R. 662(E), dated the 27th November, 1980, come into force on the 30th November, 1980;] [Inserted by G.S.R. 665(E), dated 29.11.1980 (w.e.f. 29.11.1980).](xciii)[as respects the establishments engaged in stevedoring, loading and unloading of ships specified in the notification of the Government of India in the Ministry of Labour, No. G.S.R. 611(E), dated the 23rd November, 1981, published in Part II, section 3, sub-section (i) of the Gazette of India, Extraordinary, dated the 23rd November, 1981;] [Inserted by G.S.R. 642(E), dated 5.12.1981.](xciv)[as respects establishments engaged in poultry farming specified in the notification of the Government of India in the Ministry of Labour, No. G.S.R. 643(E), dated the 7th December, 1981 published at page 1834 in Part II, section 3, sub-section (i) of the Gazette of India, Extraordinary, dated the 7th December, 1981;] [Inserted by G.S.R. 437, dated 23.4.1982.](xcv)[as respects the establishments engaged in cattle feed industry specified in the notification of the Government of India in the Ministry of Labour, No. G.S.R. 644(E), dated the 7th December, 1981, published at page 1934 in Part II, section 3, sub-section (i) of the Gazette of India, Extraordinary, dated the 7th December, 1981;](xcvi)[as respects the educational, scientific, research and training institutions specified in the notification of the Government of India in the Ministry of Labour, No. S.O. 986, dated the 19th February, 1982, published in Part II, section 3, sub-section (ii) of the Gazette of India, dated the 6th March, 1982;] [Inserted by G.S.R. 591, dated 21.6.1982.](xcvii)[as respects the industries based on asbestos as

principal raw material, specified in the notification of the Government of India in the Ministry of Labour and Rehabilitation, No. S.O. 2459, dated the 21st May, 1983, published in Part II, section 3, sub-section (ii) of the Gazette of India, dated the 4th June, 1983;] [Inserted by G.S.R. 13, dated 17.12.1983 (w.e.f. 1.1.1984).](xcviii)[as respects the cinema theatres employing 5 or more workers as specified in section 24 of the Cine-Workers and Cinema Theatre Workers' (Regulations of Employment) Act, 1981 (50 of 1981) be deemed to have come into force with effect from the 1st day of October, 1984;] [Inserted by G.S.R. 347, dated 30.4.1986 (w.e.f. 10.5.1986).](xcix)[as respects the iron ore pellets industry as specified in the notification of the Government of India in the Ministry of Labour, No. S.O. 2276, dated the 30th August, 1989, published in Part II, section 3, sub-section (ii) of the Gazette of India, dated the 16th September, 1989; [Inserted by G.S.R. 112, dated 2.2.1993 (w.e.f. 20.2.1993).](c)as respects the establishments engaged in guar gum factories, marble mines and diamond saw mills specified in the notification of the Government of India, in the Ministry of Labour, No. G.S.R. 170, dated the 25th March, 1992, published in Part II, section 3, sub-section (ii) of the Gazette of India, dated the 11th April, 1992;](ci)[as respects the establishments engaged in rendering-(i)courier services,(ii)aircraft or airlines other than the aircraft's or airlines owned or controlled by the Central or State Government, and(iii)cleaning and sweeping services, specified in the notification of Government of India in the Ministry of Labour, No. S.O. 746, dated 22-3-2001, published in Part II, section 3, sub-section (ii) of the Gazette of India, dated 7th April, 2001, come into force with effect from 1st April, 2001;](cii)[with respect to the establishments engaged in Railways for construction, maintenance, operation and commercial activities of Railways excluding Indian Railways exclusively managed by Government of India whose employees are in enjoyment of the Provident Fund, Pension and other retrial benefits under the Rules made by the Central Government; specified in notification of the Government of India in the Ministry of Labour and Employment G.S.R. 401, dated 10-11-2005, published in Part II of section 3, sub-section (i) of the Gazette of India, dated 19-11-2005 come into force from the date of publication.] [Inserted by Noti. No. S-35016/1/1997-SS-II, dated 22.7.2002.]

2. Definitions.

- In this Scheme, unless the context otherwise requires,-(a)"Act" means the Employees' Provident [Funds and Family Pension Fund Act] [Substituted by G.S.R. 320, dated 16.2.1972 (w.e.f. 13.2.1971).], 1952 (19 of 1952);[* * *] [Clause (b) deleted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).](c)"Children" means legitimate children and includes adopted children if the Commissioner is satisfied that under the personal law of the member adoption of a child is legally recognised;(d)["Commissioner" means a Commissioner for Employees' Provident Fund appointed under section 5-D of the Act and includes a Deputy Provident Fund Commissioner and a Regional Provident Fund Commissioner;] [Substituted by S.R.O. 331, dated 15.1.1958 (w.e.f. 25.1.1958).](e)"continuous service" means uninterrupted service and includes service which is interrupted by sickness, accident, authorised leave, strike which is not illegal, or cessation of work not due to the employee's fault;(f)"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] [Substituted by G.S.R. 1845, dated 28.12.1963 (w.e.f 30.11.1963).][sub-paragraph (1) of paragraph 69;] [Substituted by G.S.R. 1845, dated 28.12.1963 (w.e.f 30.11.1963).](ii)[an employee whose pay at the time he is otherwise entitled to become a member of the Fund, exceeds [six

thousand and five hundred rupees] [Substituted by S.R.O. 1337, dated 16.4.1957 (w.e.f. 31.5.1957).][per month.] [Substituted by S.R.O. 1337, dated 16.4.1957 (w.e.f. 31.5.1957).]Explanation - "Pay" includes basic wages with dearness allowance, [retaining allowance (if any)] [Added by G.S.R. 201, dated 8.2.1961 (w.r.e.f. 31.12.1960).] and cash value of food concessions admissible thereon;[* * *] [Sub-Clause (iii) and Explanation thereto omitted by G.S.R. 1467, dated 2.12.1960 (w.e.f. 10.12.1960).](iv)[an apprentice. [Substituted by S.R.O. 331, dated 15.1.1958 (w.e.f. 25.1.1958).]Explanation - An apprentice means a person who, according to the certified standing orders applicable to the factory or establishment, is an apprentice, or who is declared to be an apprentice by the authority specified in this behalf by the appropriate Government;] [Added by S.O. 45(E), dated 17.1.2006 (w.e.f. 17.1.2006).][* * *] [Clause (vi) omitted by S.R.O. 2035, dated 28.10.1953.](g)"family" means-(i)[in the case of a male member, his wife, his children, whether married or unmarried, his dependant parents and his deceased son's widow and children:] [Substituted by G.S.R. 351, dated 3.3.1966.]Provided that if a member proves that his wife has ceased, under the personal law governing him or the customary law of the community to which the spouses belong, to be entitled to maintenance she shall no longer be deemed to be a part of 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, and(ii)[in the case of a female member, her husband, her children, whether married or unmarried, her dependant parents, her husband's dependant parents and her deceased son's widow and children:] [Substituted by G.S.R. 351, dated 3.3.1966.]Provided that if a 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.Explanation - In either of the above two cases, if the child of a member [or, as the case may be, the child of a deceased son of the member] [Inserted by G.S.R. 351, dated 3.3.1966.] has been adopted by another person and if, under the personal law of the adopter, adoption is legally recognised, such a child shall be considered as excluded from the family of the member;(h)"financial year" means the year commencing on the first day of April;(i)"Government Security" shall have the meaning assigned to it in the Public Debts Act, 1944 (18 of 1944);(j)"Inspector" means a person appointed as such under section 13 of the Act;(k)"quarter" means a period of three months commencing on the first day of January, the first day of April, the first day of July and the first day of October of each year;(kk)["seasonal factory" means a factory which is exclusively engaged in the manufacture of tea, sugar, rubber [turpentine, rosin] [Inserted by S.R.O. 1660, dated 21.7.1956.], [indigo] [Substituted by G.S.R. 1756, dated 12.12.1962.], [lac, fruit and vegetable preservation industry, rice milling industry, dal milling industry] [Substituted by G.S.R. 879, dated 15.5.1963.], [cashewnut industry] [Inserted by G.S.R. 262, dated 14.2.1964.], [stemming or re-drying of tobacco leaf industry] [Inserted by G.S.R. 824, dated 1.6.1965.], tiles industry, hosiery industry, [oil milling industry] [Substituted by G.S.R. 1118, dated 6.7.1966.], [licensed salt industry,] [Substituted by G.S.R. 1413, dated 12.9.1966.] [jute baling or pressing industry] [Substituted by G.S.R. 1269, dated 21.8.1967.], [fire-works and percussion cap works industry, ice or ice-cream industry or cotton ginning, baling and pressing industry] [Substituted by G.S.R. 1645, dated 23.10.1967.];(kkk)["seasonal establishment" means a plantation of tea, coffee, rubber, cardamom or pepper, [a coffee curing establishment] [Substituted by G.S.R. 1510, dated 10.6.1969.], [a fire-clay mine or a gypsum mine;] [Substituted by G.S.R. 1510, dated 10.6.1969.](l)"Trustee" means a member of a Board of Trustees; and(m)all other words and

expressions shall have the meaning respectively assigned to them in the Act. Chapter-II [BOARD OF TRUSTEES, EXECUTIVE COMMITTEE AND REGIONAL COMMITTEES] [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).]

3. [Election of certain members of the Executive Committee. [Inserted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).]

(1) The Chairman of the Central Board shall call a meeting of the Board for the purpose of election to the Executive Committee of the members representing the employer or, as the case may be, the employees referred to in clauses (d) and (e) of sub-section (2) of section 5-AA of the Act. (2) In the meeting referred to in sub-paragraph (1), the Chairman of the Central Board may invite the members to propose the names of those members who represent the employers or, as the case may be, the employees and every such proposal shall be duly seconded by another member of the Board. (3) If the number of persons proposed and seconded for election under sub-paragraph (2) does not exceed the number of vacancies to be filled up from amongst the persons representing the employers, or, as the case may be, the employees, the persons whose names have been so proposed and seconded in relation to the category of employers or employees, shall be declared elected to the Executive Committee. (4) If the number of persons proposed and seconded for election under sub-paragraph (2) exceeds the number of vacancies to be filled up from amongst the persons representing the employers or, as the case may be, the employees, each member of the Board present at the meeting shall be given a ballot paper containing the names of all the candidates so proposed and seconded and he may record his votes thereon for as many candidates belonging to the categories of employers or employees as there are vacancies to be filled up in relation to each such category, but not more than one vote shall be given in favour of any one candidate. If any member votes for more candidates than the number of vacancies in relation to the categories of employers or employees or gives more than one vote in favour of any one candidate, all his votes shall be deemed to be invalid. (5) The persons getting the highest number of votes shall be declared by the Chairman as duly elected to the Executive Committee at the same meeting or as soon thereafter as possible: Provided that where there is an equality of votes between any candidates, and the addition of one vote will entitle any of the candidates to be declared elected, such candidate shall be selected by lot to be drawn in the presence of the Chairman in such manner as he may determine. (6) If any question arises as to the validity of any election, it shall be referred to the Central Government, who shall decide the same.]

4. Regional Committee.

(1) Until such time as a State Board is constituted for a State, the [Chairman of the Central Board] [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] may, by notification in the Official Gazette, set up a Regional Committee for the State, which will function under the control of the Central Board. The Regional Committee shall consist of the following persons, namely:-(a) a Chairman appointed by the [Chairman of the Central Board] [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).]; (b) two persons appointed by the [Chairman of the Central Board] [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] on the recommendation of the State Government; (c) [two persons] [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f.

1.7.1989).] representing employers in the [industries or other establishments] [Substituted by G.S.R. 1363, dated 26.4.1957.] to which this Scheme applies in the State [appointed by the Chairman of the Central Board] [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] in consultation with such organisations of employers in the State as may be recognised for the purpose by the Central Government;(d)[two persons] [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] representing employees in the [industries or other establishments] [Substituted by G.S.R. 1363, dated 26.4.1957.] to which this Scheme applies in the State [appointed by the Chairman of the Central Board] [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] in consultation with such organisations of employees in the State as may be recognised for the purpose by the Central Government; [and [Inserted by S.R.O. 502, dated 14.3.1953.](e)the non-official members of the Central Board ordinarily resident in the State:][Provided that where the Chairman of the Central Board considers it expedient so to do, he may appoint up to [five] [Inserted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).][additional representatives of the employers or, as the case may be, the employees.] [Inserted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).](2)[A Regional Committee shall advise the Central Board-(i)on such matters as the Central Board may refer to it from time to time;(ii)generally on all matters connected with the administration of the Scheme in the State and, in particular, on-(a)progress of recovery of provident fund 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.](3)As soon as a State Board is constituted for any State, the Regional Committee constituted for that State under this paragraph shall stand dissolved.

5. [Terms of office. [Substituted by G.S.R. 1298, dated 27.9.1972.]

- [(1) The term of office of the Chairman, Vice-Chairman and every trustee of the Central Board referred to in clauses (b), (c), (d) and (e) of sub-section (1) of section 5-A of the Act shall be five years commencing on and from the date on which their appointment is notified in the Official Gazette.(2)The term of office of the Chairman and every member of the Executive Committee referred to in clauses (b), (c), (d) and (e) of sub-section (2) of section 5-AA shall be two years and six months commencing on and from the date on which their appointment is notified in the Official Gazette.(2-A) The term of office of the Chairman and every member of a Regional Committee referred to in clauses (b), (c), (d) and (e) of sub-paragraph (1) of paragraph 4 shall be three years commencing on and from the date on which their appointment is notified in the Official Gazette.(2-B) Notwithstanding anything contained in sub-paragraphs (1), (2) and (2-A) every trustee or member shall continue to hold office until the appointment of his successor is notified in the Official Gazette:Provided that a member of the Executive Committee shall cease to hold office when he ceases to be a member of the Central Board.] [Substituted by G.S.R. 297, dated 11.2.1963.](3)[A trustee or a member referred to in [sub-paragraphs (1), (2) and (2-A)] [Substituted by G.S.R. 1298, dated 27.9.1972.][appointed to fill a casual vacancy shall hold office for the remaining period of the term of office of the trustee or member in whose place he is appointed and shall continue to hold office on the expiry of the term of office until the appointment of his successor is notified in the Official Gazette.] [Substituted by G.S.R. 1298, dated 27.9.1972.](4)[An outgoing Trustee or Member shall be eligible for re-appointment as member of the Central Board or the Regional Committee, as the case may be, for a maximum of not more than two terms:Provided that

the limitation mentioned above shall not apply to an official trustee or member: Provided further that a non-official member who has already completed two or more terms of the Central Board or the Regional Committee, as the case maybe, may continue his present term subject to the provisions of the Scheme.] [Substituted by Notification No. G.S.R. 67(E), dated 24.1.2017 (w.e.f. 2.9.1952).]

6. Resignation.

(1) A trustee of the Central Board or a member of [the Executive Committee] [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] may resign his office by letter in writing addressed to the Central Government and his office shall fall vacant from the date on which his resignation is accepted by the Central Government. [A member of the Regional Committee may resign his office by a letter in writing addressed to the Chairman, Central Board and his office shall fall vacant from the date on which his resignation is accepted by the Chairman, Central Board.] [Inserted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] [***] [Sub-paragraph (2) omitted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).].

7. Cessation and restoration of trusteeship.

- If a Trustee or a member of [the Executive Committee or a Regional Committee] [Inserted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] fails to attend three consecutive meetings of the Board or Committee, as the case may be, without obtaining leave of absence from the Chairman of the Board or Committee, he shall cease to be a Trustee or member of the Committee: [Provided that the Central Government in the case of the Central Board [or the Executive Committee and the Chairman, Central Board in the case of any Regional Committee may restore him to trusteeship or membership of the Executive Committee or of] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] [the Regional Committee, as the case may be, if it is satisfied that there were reasonable grounds for the absence.] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).]

8. Disqualifications for trusteeship or membership of Regional Committee.

(1) A person shall be disqualified for being [appointed] [Substituted by G.S.R. 407, dated 1.3.1965.] as, or for being a trustee or member of a Regional Committee, -(i) if he is declared to be of unsound mind by a competent Court; or (ii) if he is an undischarged insolvent; or (iii) if before or after the commencement of the Act he has been convicted of an offence involving moral turpitude; [or [Inserted by G.S.R. 1488, dated 1.9.1971.] (iv) if he as an employer in relation to an exempted establishment or an establishment to which the Scheme applies has defaulted in the payment of any dues to the Central Board or the Fund recoverable from him under the Act or the Scheme, as the case may be.](2) [If any question arises whether any person is disqualified under sub-paragraph (1), it shall be referred to the Central Government and the decision of the Central Government on any such question shall be final.] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).]

9. [Removal from trusteeship or membership of a Regional Committee. [Substituted by G.S.R. 1488, dated 1.9.1971.]

- [The Central Government may remove from office any trustee of the Central Board or the Chairman, Central Board, may remove from office any member of a Regional Committee, -(i) if, in the opinion of the Central Government or the Chairman, Central Board, such trustee or member has ceased to represent the interest which he purports to represent on the Board or Committee, as the case may be; or] (ii) [if he as an employer in relation to an exempted establishment or an establishment to which the Scheme applies has defaulted in the payment of any dues to the Board or the Fund recoverable from him under the Act or the Scheme, as the case may be: [Substituted by G.S.R. 1488, dated 1.9.1971.] Provided that no such trustee or member shall be removed from office unless a reasonable opportunity is given to such trustee or member and the body whom he represents, of making any representation against the proposed action.]

10. Absence from India.

(1) Before a non-official trustee or a member of a Regional Committee leaves India - (a) he shall intimate to the Chairman of the [Central Board] [Substituted by G.S.R. 1488, dated 1.9.1971.] or of the Committee, as the case may be, of the dates of his departure from and expected return to India, or (b) if he intends to absent himself for a period longer than six months, he shall tender his resignation. (2) If any trustee or a member of a Regional Committee leaves India for a period of six months or more without intimation to the Chairman of the [Central Board] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] or of the Regional Committee, as the case may be, he shall be deemed to have resigned from the [Central Board] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] or the Committee.

11. Meetings.

(1) The [Central Board] [Substituted by G.S.R. 1488, dated 1.9.1971.] of trustees [or the Executive Committee] [Inserted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] or Regional Committee shall, subject to the provisions of paragraph 12, meet at such place and time as may be appointed by the Chairman: [Provided that the Central Board or the Regional Committee shall meet at least twice in each financial year and the Executive Committee shall meet at least four times in each financial year.] [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] (2) The Chairman may, whenever he thinks fit, and shall within fifteen days of the receipt of a requisition in writing from not less than one-third of the members in the case of the [Central Board] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] [or the Executive Committee] [Inserted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] and not less than three members excluding the Chairman in the case of [a Regional Committee] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).], call a meeting thereof.

12. Notice of meeting and list of business.

- Notice of not less than 15 days from the date of posting, containing the date, time and place of every ordinary meeting together with a list of business to be conducted at the meeting, shall be despatched by registered post or by special messenger to each Trustee or a member of [the Executive Committee or] [Inserted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] the Regional Committee, as the case may be, present in India: Provided that when the Chairman calls a meeting for considering any matter which in his opinion is urgent, a notice giving such reasonable time as he may consider necessary, shall be deemed sufficient.

13. [Chairman to preside at meetings. [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).]

- The Chairman of the Central Board or the Executive Committee or a Regional Committee shall preside at every meeting of the Central Board or the Executive Committee or the Regional Committee, as the case may be, at which he is present. If the Chairman of the Central Board is absent at any time, the Vice-Chairman thereof shall preside over the meeting of the Central Board and exercise all the powers of the Chairman at the meeting. If the Vice-Chairman of the Central Board or the Chairman of the Executive Committee or of a Regional Committee is absent at any time, the trustees or members present shall elect one of the trustees or, as the case may be, the members to preside over the meeting and the trustee or member so elected, shall exercise all the powers of the Chairman at the meeting.]

14. [Quorum. [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).]

(1) No business shall be transacted at a meeting of the Central Board [or the Executive Committee or a Regional Committee unless at least eleven trustees or four members of the Executive Committee or a Regional Committee, as the case may be,] [are present, of whom-(a) in the case of the Central Board at least one each shall be from among those appointed under clauses (d) and (e) respectively of sub-section (1) of section 5-A of the Act; (aa) [in the case of the Executive Committee at least one each shall be from among those elected under clauses (d) and (e) of sub-section (2) of section 5-AA of the Act;] (b) [in the case of a Regional Committee, at least one shall be from among those [appointed] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] [under clause (c) and at least one from among those [appointed] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] [under clause (d) of sub-paragraph (1) of paragraph 4. [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] (2) If at any meeting the number of trustees or members of [the Executive Committee or] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] [a Regional Committee is less than the required quorum, the Chairman shall adjourn the meeting to a date not later than seven days from the date of the original meeting informing the trustees or members of [the Executive Committee or] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] [the Regional Committee, as the case may be, of the date, time and place of the adjourned meeting and it shall thereupon be lawful to dispose of the business at such adjourned

meeting irrespective of the number of trustees or members of [the Executive Committee or] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).][the Regional Committee present.] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).]

14A. [Nomination of a substitute during the absence of a trustee/ member of the Central Board/ Regional Committee. [Inserted by G.S.R. 1666, dated 10.11.1963 (w.e.f. 19.10.1963).]

(1) If a trustee or a member is unable to attend any meeting of the [Central Board][or the Regional Committee, as the case may be, he may, by a written instrument, signed by him, addressed to the Chairman of the [Central Board] [Inserted by G.S.R. 1666, dated 10.11.1963 (w.e.f. 19.10.1963).][or the Regional Committee, as the case may be, and explaining the reasons for his inability to attend the meeting, appoint any representative of the organisation, which he represents on the [Central Board] [Inserted by G.S.R. 1666, dated 10.11.1963 (w.e.f. 19.10.1963).][or the Regional Committee, as his substitute for attending that meeting of the [Central Board] [Inserted by G.S.R. 1666, dated 10.11.1963 (w.e.f. 19.10.1963).][or the Regional Committee in his place: Provided that no such appointment shall be valid unless-(i) such appointment has been approved by the Chairman of the [Central Board][or the Regional Committee as the case may be; and [Inserted by G.S.R. 1666, dated 10.11.1963 (w.e.f. 19.10.1963).](ii) the instrument making such appointment has been received by the Chairman of the [Central Board][or the Regional Committee, as the case may be [* * *] [Inserted by G.S.R. 1666, dated 10.11.1963 (w.e.f. 19.10.1963).] [before the date fixed for the meeting. [Inserted by G.S.R. 1666, dated 10.11.1963 (w.e.f. 19.10.1963).](2) A substitute validly appointed under sub-paragraph (1) shall have all the rights and powers of a trustee or a member, in relation to the meeting of the [Central Board] [Inserted by G.S.R. 1666, dated 10.11.1963 (w.e.f. 19.10.1963).][or the Regional Committee, in respect of which he is appointed and shall receive allowances, and be under obligations as if he were a trustee or a member appointed under the Act and the scheme respectively.(3) A trustee or a member appointing a substitute for attending any meeting of the [Central Board] [Inserted by G.S.R. 1666, dated 10.11.1963 (w.e.f. 19.10.1963).][or the Regional Committee, as the case may be, shall, notwithstanding anything contained in this paragraph, continue to be liable for the misappropriation or misapplication of the fund by the substitute and shall also be liable for any act of misfeasance or nonfeasance committed in relation to the fund by the substitute appointed by him.] [Inserted by G.S.R. 1666, dated 10.11.1963 (w.e.f. 19.10.1963).]

15. Disposal of business.

- Every question considered at a meeting of the [Central Board] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] [or the Executive Committee] [Inserted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] or a Regional Committee shall be decided by a majority of the votes of trustees or [members of the Executive Committee or a Regional Committee] [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] present and voting. In the event of an equality of votes the Chairman shall exercise a casting vote: Provided that the Chairman may, if he thinks fit, direct that any question shall be decided by the circulation of necessary papers to trustees or [members of the Executive Committee or a Regional Committee] [Inserted by G.S.R. 690(E), dated 30.6.1989

(w.e.f. 1.7.1989).] present in India and by securing their opinions in writing. Any such question shall be decided in accordance with the opinion of the majority of trustees or members received within the time-limit allowed and if the opinions are equally divided, the opinion of the Chairman shall prevail: Provided further that any trustee or member of [the Executive Committee, or] [Inserted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] a Regional Committee may request that the question referred to trustees or, [members of the Executive Committee or a Regional Committee] [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).], as the case may be, for written opinion be considered at a meeting of the [Central Board] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).], [or the Executive Committee] [Inserted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] or a Regional Committee and thereupon the Chairman may, and if the request is made by not less than three trustees or [members of the Executive Committee or a Regional Committee] [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).], shall direct that it shall be so considered.

16. Minutes of meetings.

(1) The minutes of a meeting of the [Central Board] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] [or the Executive Committee] [Inserted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] or a Regional Committee showing inter alia the names of the trustees or members of the [Executive Committee or a Regional Committee] [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] present thereat shall be circulated to all trustees or members of the [Executive Committee or a Regional Committee] [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).] present in India not later than one month from the date of the meeting. The minutes shall thereafter be recorded in minute book as a permanent record: Provided that if another meeting is held within a period of one month and ten days, the minutes shall be circulated so as to reach the trustees or members at least ten days before such meeting. (2) The records of the minutes of each meeting shall be signed by the Chairman after confirmation with such modifications, if any, as may be considered necessary at the next meeting.

17. [Acts of [* * *] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] [a Regional Committee not invalid by reason merely of any vacancy in, or defect in the constitution, etc. [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).]

- No act or proceeding of [* * *] [a Regional Committee shall be deemed to be invalid by reason merely of any vacancy in or any defect in the constitution of [* * *] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] [the Regional Committee [* * *] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).].]

18. Fees and allowances.

(1) The [travelling allowance and daily allowance of an official trustee or official member of the Executive Committee or a Regional Committee] [Substituted by G.S.R. 690(E), dated 30.6.1989

(w.e.f. 1.7.1989).] shall be governed by the rules applicable to him for journeys performed on official duties and shall be paid by the authority paying his salary.(2)[Subject to the provisions of sub-paragraphs (3) and (4), every non-official trustee or non-official member of the Executive Committee or a Regional Committee shall be allowed travelling and daily allowances for attending the meeting of the Central Board or the Executive Committee or the Regional Committee, as the case may be, at the following rates, namely:-(i)Travelling allowance,-(A)a non-official trustee or member residing at the place where a meeting is held shall be allowed the actual expenditure incurred by him on conveyance, subject to the maximum of [rupees one hundred and fifty for each day for travel within the city];(B)a non-official trustee or member not residing at the place where a meeting is held, shall be allowed,-(a)actual expenditure incurred by him on air journey by economy class;(b)actual expenditure incurred by him on single return journey fare by rail [by first air-conditioned class or] [Inserted by G.S.R. 81, dated 20.1.1993 (w.e.f. 6.2.1993).][by 2nd A.C., two tier sleeper or first class, as the case may be; [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).](c)actual fare or expenditure incurred by him on road journey by taxi or own car or auto-rickshaw or bus (other than an air-conditioned bus) but not exceeding the rates notified by the concerned Director of Transport for journey by taxi or auto-rickshaw. When the journey is performed between places connected by rail, the fare will be limited to what would have been admissible to the trustee or member under clause (b) of this item.(ii)Daily allowance,-(A)a non-official trustee or member residing at a place where a meeting is held shall not be entitled to any daily allowance;(B)[a non-official trustee or a member not residing at the place where a meeting is held shall be paid Rs. 1500 per day if the member stays in a hotel, and, not exceeding Rs. 200 per day as expenses towards food.]Provided that the daily allowance shall be calculated for attending the meeting for the entire absence from the normal place of residence of the non-official trustee or member on calendar day basis, i.e., midnight to midnight as under:-

For absence not exceeding 6 hours	Nil
For absence exceeding 6 hours but not exceeding 12 hours	70%
For absence exceeding 12 hours	100%]

[Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).](3)[Where such trustee or member being a member of a State Legislature attends a meeting of the [Central Board] [Substituted by G.S.R. 808, dated 13.6.1961.] or [the Executive Committee or] [Inserted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).][(the Regional Committee, as the case may be, he shall be entitled-(i)when the State Legislature is not in session, to such travelling and daily allowances as are admissible to Grade I Officers of the State Government; and(ii)when the State Legislature is in session, to such travelling and daily allowances as are admissible to the members of that Legislature for attending meetings of the Legislature.](4)[Where such trustee or member being a member of either House of Parliament attends a meeting of the [Central Board] [Substituted by G.S.R. 808, dated 13.6.1961.][or [the Executive Committee or] [Substituted by G.S.R. 808, dated 13.6.1961.][, the Regional Committee, as the case may be, he shall be entitled to such travelling and daily allowances as may be admissible to him under the rules laid down by the Central Government on the subject from time to time:[Provided that when a Minister is appointed as Chairman or member of the Board or of [the Executive Committee or of the Regional Committee] [Substituted by G.S.R. 808, dated 13.6.1961.][, and attends a meeting of such Central Board or [the Executive Committee or] [Inserted by G.S.R. 1427, dated 16.6.1976.][Regional Committee, as the case may be, his

travelling and daily allowance shall be governed by the rules applicable to him for journeys performed on official duties and shall be paid by the authority paying his salary.] [Inserted by G.S.R. 1427, dated 16.6.1976.] [Substituted by G.S.R. 808, dated 13.6.1961.][[* * *] [Substituted by G.S.R. 808, dated 13.6.1961.][Explanation I.-No daily or travelling allowance in respect of any day journey, as the case may be, shall be claimed under this paragraph by a trustee or member of [the Executive Committee or] [Substituted by G.S.R. 808, dated 13.6.1961.][a Regional Committee if he has drawn or will draw allowance for the same from his employer or as a member of any Legislature or of any Committee or Conference constituted or convened by Government and no travelling allowance shall be claimed if he uses a means of transport provided at the expense of Government or his employer.] [Substituted by G.S.R. 808, dated 13.6.1961.][* * *] [Explanation II omitted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).]Chapter-III Appointment And Powers Of Commissioner And Other Staff Of Board Of Trustees

19. [Central Provident Fund Commissioner and Financial Adviser and Chief Accounts Officer. [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).]

- The Central Provident Fund Commissioner and the Financial Adviser and Chief Accounts Officer shall not undertake any work unconnected with their office without the previous sanction of the Central Government.]

20.

[* * *] [Paragraph 20 omitted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).]

21. [Opening of regional and other offices. [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).]

- The Central Board may, [* * *][open such regional and local offices as it may consider desirable for the proper implementation of the Scheme. It may also define the functions and duties of the regional and local offices.

22. Secretary of the Central Board or a Regional Committee.

- [(1) The Central Provident Fund Commissioner shall be the Secretary of the Central Board and of the Executive Committee. The Regional Provident Fund Commissioner-in-charge of the Region shall be the Secretary of the Regional Committee of the State/ Union Territory within his jurisdiction.] [Substituted by G.S.R. 521, dated 16.8.1991 (w.e.f. 1.9.1991).](2)[The Secretary to the Central Board or [the Executive Committee or] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).][a Regional Committee shall, in consultation with the Chairman, convene meetings of the Central Board or [the Executive Committee or] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).][the Regional Committee, as the case may be, keep a record of its minutes and shall take the necessary steps for carrying out the decisions of the Central Board or [the Executive

Committee or] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).][the Regional Committee, as the case may be.] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).]

22A. [Appointment of officers and employees of the Central Board. [Inserted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).]

- The power of appointment vested in Central Board under sub-section (3) of section 5-D of the Act shall be exercised by the Board in relation to posts [equivalent to Joint Secretary to the Government of India.]

23. [Information of appointments to the Central Board. [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).]

- References relating to all appointments of officers of the [level of the Regional Provident Fund Commissioners and above made by the Chairman, Central Board][shall be placed before the next meeting of the Central Board for information.] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).]

24. [Administrative and financial powers of a Commissioner. [Substituted by G.S.R. 147, dated 29.1.1960 (w.e.f. 6.2.1960).]

(1)A Commissioner may, without reference to the [Central Board][, sanction expenditure on contingencies, supplies and services and purchase of articles required for administering the fund subject to financial provision in the budget and subject to the limits up to which a Commissioner may be authorised to sanction expenditure on any single item from time to time by the Central Board [* * *] [Substituted by G.S.R. 147, dated 29.1.1960 (w.e.f. 6.2.1960).].(2)[A Commissioner may also exercise such administrative and financial powers other than those specified in sub-paragraph (1) above, as may be delegated to him from time to time by the Central Board [* * *] [Substituted by G.S.R. 147, dated 29.1.1960 (w.e.f. 6.2.1960).].(3)[A Commissioner may delegate from time to time the administrative and financial powers delegated to him by the Central Board to any officer under his control or superintendence to the extent considered suitable by him for the administration of the Scheme. A statement of such delegation shall be placed before the next meeting of the Central Board for information.] [Substituted by G.S.R. 147, dated 29.1.1960 (w.e.f. 6.2.1960).]

24A. [Delegation of power by the Central Board. [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).]

- [(1) The Central Board [* * *][may, by a resolution, empower its Chairman to sanction expenditure on any item, whether in the nature of capital expenditure or revenue expenditure, as it may deem necessary for the efficient administration of the fund, subject to financial provisions in the Budget, where such expenditure is beyond the limits up to, which the Commissioner is authorised to

sanction expenditure on any single item.] [Substituted by G.S.R. 421, dated 12.5.1988 (w.e.f. 21.5.1988).](2)[The Central Board may also, by a resolution, empower its Chairman to appoint such officers and employees other than those mentioned in sub-sections (1) and (2) of section 5-D of the Act, as he may consider necessary for the efficient administration of the Scheme.(3)All sanctions of expenditure made by the Chairman in pursuance of sub-paragraph (1) shall be reported to the Central Board as soon as possible after the sanction of the expenditure.] [Substituted by G.S.R. 421, dated 12.5.1988 (w.e.f. 21.5.1988).]

25. Powers of the Central Government until the Central Board is constituted.

- Until the Central Board is constituted, the Central Government shall administer the Fund and may exercise any of the powers and discharge any of the functions of the Board:Provided that on the constitution of the Central Board, the Central Government shall transfer amounts standing to the credit of the Fund to the Central Board.Chapter-IV [MEMBERSHIP OF THE FUND] [Substituted by G.S.R. 584, dated 11.5.1959.]

26. [Classes of employees entitled and required to join the Fund. [Substituted by G.S.R. 689, dated 19.10.1990 (w.e.f. 1.11.1990).]

(1)(a)Every employee employed in or in connection with the work of a factory or other establishment to which this Scheme applies, other than an excluded employee, shall be entitled and required to become a member of the Fund from the day this paragraph comes into force in such factory or other establishment.(b)Every employee employed in or in connection with the work of a factory or other establishment to which this Scheme applies, other than an excluded employee, shall also be entitled and required to become a member of the fund from the day this paragraph comes into force in such factory or other establishment if on the date of such coming into force, such employee is a subscriber to a provident fund maintained in respect of the factory or other establishment or in respect of any other factory or establishment (to which the Act applies) under the same employer:Provided that where the Scheme applies to a factory or other establishment on the expiry or cancellation of an order of exemption under section 17 of the Act, every employee who but for the exemption would have become and continued as a member of the Fund, shall become a member of the fund forthwith.(2)After this paragraph comes into force in a factory or other establishment, every employee employed in or in connection with the work of that factory or establishment, other than an excluded employee, who has not become a member already shall also be entitled and required to become a member of the fund from the date of joining the factory or establishment.(3)An excluded employee employed in or in connection with the work of a factory or other establishment to which this Scheme applies shall, on ceasing to be such an employee, be entitled and required to become a member of the fund from the date he ceased to be such employee.(4)On re-election of an employee or a class of employees exempted under paragraph 27 or paragraph 27-A to join the fund or on the expiry or cancellation of an order under that paragraph, every employee shall forthwith become a member thereof.(5)Every employee who is a member of a private provident fund maintained in respect of an exempted factory or other establishment and who but for exemption would have become and continued as a member of the fund shall, on joining a factory or other establishment to which this Scheme applies, become a member of the fund

forthwith.(6)Notwithstanding anything contained in this paragraph, an officer not below the rank of an Assistant Provident Fund Commissioner may, on the joint request in writing of any employee of a factory or other establishment to which this Scheme applies and his employer, enroll such employee as a member or allow him to contribute more than [rupees six thousand five hundred][of his pay per month if he is already a member of the fund and thereupon such employee shall be entitled to the benefits and shall be subject to the conditions of the fund, provided that the employer gives an undertaking in writing that he shall pay the administrative charges payable and shall comply with all statutory provisions in respect of such employee.] [Substituted by G.S.R. 689, dated 19.10.1990 (w.e.f. 1.11.1990).]

26A. [Retention of membership. [Inserted by G.S.R. 584, dated 11.5.1959.]

(1)A member of the Fund shall continue to be member until he withdraws under paragraph 69 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 paragraph 27 or paragraph 27-A.Explanation - In the case of claim for refund by a member under sub-paragraph (2) of paragraph 69, the membership of the Fund shall be deemed to have been terminated from the date the payment is authorised to him by the authority specified in this behalf by Commissioner irrespective of the date of claim.(2)Every member employed as an employee other than an excluded employee, in a factory or other establishment to which this Scheme applies shall contribute to the fund, and the contribution shall be payable to the fund in respect of him by the employer. Such contribution shall be in accordance with the rate specified in paragraph 29:Provided that subject to the provisions contained in sub-paragraph (6) of paragraph 26 and in sub-paragraph (1) of paragraph 27, or sub-paragraph (1) of paragraph 27-A, where the monthly pay of such a member exceeds [six thousand and five hundred rupees][the contribution payable by him, and in respect of him by the employer, shall be limited to the amounts payable on a monthly pay of [six thousand and five hundred rupees] [Inserted by G.S.R. 584, dated 11.5.1959.] [including [dearness allowance, retaining allowance (if any) and cash value of food concession] [Inserted by G.S.R. 584, dated 11.5.1959].]

26B. [Resolution of doubts.- If any question arises as to whether an employee is entitled to, or required to become, or continue as, a member, or as to the date from which he is so entitled or required to become a member, the same shall be referred to the Regional Provident Fund Commissioner who shall decide the same:

Provided that both the employer and the employee shall be heard before passing any order in thematter.]

27. [Exemption of an employee. [Substituted by G.S.R. 852, dated 6.5.1962.]

(1)A 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 an employee to whom the Scheme applies on receipt of application in Form I from such an employee:Provided that such an

employee is entitled to benefit in the nature of Provident Fund, gratuity or old age pension according to the rules of the factory or other establishment and such benefits separately or jointly are on the whole not less favourable than the benefits provided under the Act and the Scheme.(2)Where an employee is exempted as aforesaid, the employer shall in respect of such employee maintain such account, submit such returns, provide such facilities for inspection, pay such inspection charges and invest provident fund collections in such manner as the Central Government may direct.[Provided that above mentioned returns shall be submitted by the employer in electronic format also, in such form and manner as may be specified by the Commissioner.] [Substituted by Notification No. 320 (E) dated 6.5.2014 (w.e.f. 2.9.1952)](3)An employee exempted under sub-paragraph (1) may by an application to the Commissioner make a declaration that he shall become a member of the Fund.(4)No employee shall be granted exemption or permitted to apply out of exemption more than once on each account.]

27A. [Exemption of a class of employees. [Inserted by S.R.O. 2035, dated 28.10.1953.]

(1)[The appropriate Government][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 the Scheme applies:Provided that such class of employees is entitled to benefits in the nature of provident fund, gratuity or old age pension according to the rules of the [factory or other establishment] [Inserted by S.R.O. 2035, dated 28.10.1953.][and such benefits separately or jointly or on the whole not less favourable than the benefit provided under the Act and this Scheme.(2)Where any class of employees is exempted as aforesaid, the employer shall in respect of such class of employees maintain such account, submit such returns, provide such facilities for inspection, pay such inspection charges and invest provident fund collections in such manner as the Central Government may direct.[Provided that above mentioned returns shall be submitted by the employer in electronic format also, in such form and manner as may be specified by the Commissioner.] [Inserted by S.R.O. 2035, dated 28.10.1953.](3)A class of employees exempted under sub-paragraph (1) or the majority of employees constituting such class may by an application to the Commissioner make a declaration that the class desires to join the Fund and thereupon such class of employees shall become members of the Fund.(4)No class of employees shall be granted exemption or permitted to apply out of exemption more than once on each account.(5)The provisions of this paragraph shall be deemed to have come into force with effect from the 14th October, 1953.]

27AA. [Terms and conditions of exemption. [Inserted by G.S.R. 18, dated 22.12.2000 (w.e.f. 6.1.2001).]

- All exemptions already granted or to be granted hereafter under section 17 of the Act or under paragraph 27-A of the scheme shall be subject to the terms and conditions as given in the Appendix A.[APPENDIX "A"Revised conditions for grant of exemption under section 17 of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952The following are the revised conditions for grant of exemption under section 17 of the Act, 1952:-

1. The employer shall establish a Board of Trustees under his Chairmanship for the management of the Provident Fund according to such directions as may be given by the Central Government or the Central Provident Fund Commissioner, as the case may be, from time to time. The Provident Fund shall vest in the Board of Trustees who will be responsible for and accountable to the Employees' Provident Fund Organisation, inter alia , for proper accounts of the receipts into and payment from the Provident Fund and the balance in their custody. For this purpose, the "employer" shall mean-

(i) in relation to an establishment, which is a factory, the owner or occupier of the factory; and (ii) in relation to any other establishment, the person who, or the authority, that has the ultimate control over the affairs of the establishment.

2. The Board of Trustees shall meet at least once in every three months and shall function in accordance with the guidelines that may be issued from time to time by the Central Government/ Central Provident Fund Commissioner (CPFC) or an officer authorised by him.

3. All employees, as defined in section 2(f) of the Act, who have been eligible to become members of the Provident Fund, had the establishment not been granted exemption, shall be enrolled as members.

4. Where an employee who is already a member of Employees' Provident Fund or a Provident Fund of any other exempted establishment is employed in his establishment, the employer shall immediately enroll him as a member of the fund. The employer should also arrange to have the accumulations in the Provident Fund account of such employee with his previous employer transferred and credited into his account.

5. The employer shall transfer to the Board of Trustees the contributions payable to the Provident Fund by himself and employees at the rate prescribed under the Act from time to time by the 15th of each month following the month for which the contributions are payable. The employer shall be liable to pay simple interest in terms of the provisions of section 7-Q of the Act for any delay in payment of any dues towards the Board of Trustees.

- 6. The employer shall bear all the expenses of the administration of the Provident Fund and also make good any other loss that may be caused to the provident fund due to theft, burglary, defalcation, misappropriation or any other reason.**
- 7. Any deficiency in the interest declared by the Board of Trustees is to be made good by the employer to bring it up to the statutory limit.**
- 8. The employer shall display on the notice board of the establishment, a copy of the rules of the funds as approved by the appropriate authority and as and when amended thereto along with a translation in the language of the majority of the employees.**
- 9. The rate of contributions payable, the conditions and quantum of advances and other matters laid down under the provident fund rules of the establishment and the interest credited to the account of each member, calculated on the monthly running balance of the member and declared by the Board of Trustees shall not be lower than those declared by the Central Government under the various provisions prescribed in the Act and the Scheme framed there under.**
- 10. Any amendment to the Scheme, which is more beneficial to the employees than the existing rules of the establishment, shall be made applicable to them automatically pending formal amendment of the rules of the Trust.**
- 11. No amendment in the rules shall be made by the employer without the prior approval of the Regional Provident Fund Commissioner (referred to as RPFC hereafter). The RPFC shall before giving his approval give a reasonable opportunity to the employees to explain their point of view.**
- 12. All claims for withdrawals, advances and transfers should be settled expeditiously, within the maximum time frame prescribed by the Employees' Provident Fund Organisation.**
- 13. The Board of Trustees shall maintain detailed accounts to show the contributions credited, withdrawal and interest in respect of each employee. The maintenance of such records should preferably be done electronically.**

The establishments should periodically transmit the details of members' accounts electronically as and when directed by the CPFC/ RPFC.

14. The Board of Trustees shall issue an annual statement of accounts or pass books to every employee within six months of the close of financial/ accounting year free of cost once in the year. Additional printouts can be made available as and when the members want, subject to nominal charges. In case of pass book, the same shall remain in custody of employee to be updated periodically by the Trustees when presented to them.

15. The employer shall make necessary provisions to enable all the members to be able to see their account balance from the computer terminals as and when required by them.

16. The Board of Trustees and the employer shall file such returns monthly/ annually as may be prescribed by the Employees' Provident Fund Organisation within the specified time-limit, failing which it will be deemed as a default and the Board of Trustees and employer will jointly and separately be liable for suitable penal action by the Employees' Provident Fund Organisation.

17. The Board of Trustees shall invest the monies of the Provident Fund as per the directions of the Government from time to time. Failure to make investments as per directions of the Government shall make the Board of Trustees separately and jointly liable to surcharge as may be imposed by the Central Provident Fund Commissioner or his representative.

18. (a) The securities shall be obtained in the name of Trust. The securities so obtained should be in dematerialised (DEMAT) form and in case the required facility is not available in the areas where the trust operates, the Board of Trustees shall inform the Regional Provident Fund Commissioner concerned about the same.

(b)The Board of Trustees shall maintain a script wise register and ensure timely realization of interest.(c)The DEMAT Account should be opened through depository participants approved by Reserve Bank of India and Central Government in accordance with the instructions issued by the Central Government in this regard.(d)The cost of maintaining DEMAT account should be treated as incidental cost of investment by the Trust. Also all types of cost of investments like brokerage for purchase of securities etc., shall be treated as incidental cost of investment by the Trust.[Provided

that above mentioned returns shall be filed by the employer in electronic format also, in such form and manner as may be specified by the Commissioner.]

19. All such investments made, like purchase of securities and bonds, should be lodged in the safe custody of depository participants, approved by Reserve Bank of India and Central Government, who shall be the custodian of the same. On closure of establishment or liquidation or cancellation of exemption from EPF Scheme, 1952, such custodian shall transfer the investment obtained in the name of the Trust and standing in its credit to the RPFC concerned directly on receipt of request from the RPFC concerned to that effect.

20. The exempted establishment shall intimate to the RPFC concerned the details of depository participants (approved by Reserve Bank of India and Central Government), with whom and in whose safe custody, the investments made in the name of trust, viz ., Investments made in securities, bonds, etc., have been lodged. However, the Board of Trustees may raise such sum or sums of money as may be required for meeting obligatory expenses such as settlement of claims, grant of advances as per rules and transfer of member's P.F. accumulations in the event of his/ than one unit/establishment participating in the common Provident Fund Trust which has been granted exemption, all the trustees shall be jointly and separately liable/responsible for any default committed by any of the trustees/employer her leaving service of the employer and any other receipts by sale of the securities or other investments standing in the name of the Fund subject to the prior approval of the Regional Provident Fund Commissioner.

21. Any commission, incentive, bonus, or other pecuniary rewards given by any financial or other institutions for the investments made by the Trust should be credited to its account.

22. The employer and the members of the Board of Trustees, at the time of grant of exemption, shall furnish a written undertaking to the RPFC in such format as may be prescribed from time to time, inter alia , agreeing to abide by the conditions which are specified and this shall be legally binding on the employer and the Board of Trustees, including their successors and assignees, or such conditions as may be specified later for continuation of exemption.

23. The employer and the Board of Trustees shall also give an undertaking to transfer the funds promptly within the time-limit prescribed by the concerned RPFC in the event of cancellation of exemption. This shall be legally binding on them and will make them liable for prosecution in the event of any delay in the transfer of funds.

24. (a) The account of the Provident Fund maintained by the Board of Trustees shall be subject to audit by a qualified independent chartered accountant annually. Where considered necessary, the CPFC or the RPFC in-charge of the Region shall have the right to have the accounts re-audited by any other qualified auditor and the expenses so incurred shall be borne by the employer.

(b) A copy of the Auditor's report along with the audited balance sheet should be submitted to the RPFC concerned by the Auditors directly within six months after the closing of the Financial year from 1st April to 31st March. The format of the balance sheet and the information to be furnished in the report shall be as prescribed by the Employees' Provident Fund Organisation and made available with the RPFC Office in electronic format as well as a signed hard copy. (c) The same auditors should not be appointed for two consecutive years and not more than two years in a block of six years.

25. A company reporting loss for three consecutive financial years or erosion in their capital base shall have their exemption withdrawn from the first day of the next/succeeding financial year.

26. The employer in relation to the exempted establishment shall provide for such facilities for inspection and pay such inspection charges as the Central Government may from time to time direct under clause (a) of sub-section (3) of section 17 of the Act within 15 days from the close of every month.

27. In the event of any violation of the conditions for grant of exemption, by the employer or the Board of Trustees, the exemption granted may be cancelled after issuing a show cause notice in this regard to the concerned persons.

28. In the event of any loss to the Trust as a result of any fraud, defalcation, wrong investment decisions, etc., the employer shall be liable to make good the loss.

29. In case of any change of legal status of the establishment, which has been granted exemption, as a result of merger, demerger, acquisition, sale, amalgamation, formation of a subsidiary, whether wholly owned or not, etc., the exemption granted shall stand revoked and the establishment should promptly report the matter to the RPFC concerned for grant of fresh exemption.

30. In case, there are more than one unit/ establishment participating in the common Provident Fund Trust which has been granted exemption, all the trustees shall be jointly and separately liable/ responsible for any default committed by any of the trustees/ employer of any of the participating units and the RPFC shall take suitable legal action against all the trustees of the common Provident Fund Trust.

31. The Central Government may lay down any further conditions for continuation of exemption of the establishments.]

28. Transfer of accumulations from existing Provident Funds.

(1) Every authority in charge of or entrusted with the management of, any Provident Fund in existence [* * *] [Certain words omitted by G.S.R. 897, dated 6.9.1985 (w.e.f. 21.9.1985).], the accumulations wherein are to be transferred to the Fund under sub-section (2) of section 15 of the Act, [or sub-section (5) of section 17 thereof, as the case may be] [Inserted by G.S.R. 897, dated 6.9.1985 (w.e.f. 21.9.1985).] shall, [* * *] [Certain words omitted by G.S.R. 897, dated 6.9.1985 (w.e.f. 21.9.1985).] (i) send to the [* * *] [Certain words omitted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] Commissioner a statement showing the amount standing to the credit of each subscriber on the date of the transfer, the total accumulations to the credit of subscribers generally on that date and the advances, if any, taken by the subscribers [within twenty-five days of the application of the Scheme, or cancellation of the exemption, as the case may be] [Inserted by G.S.R. 897, dated 6.9.1985 (w.e.f. 21.9.1985).], (ii) transfer to the Fund in the manner specified in sub-paragraph (2) the total accumulations standing to the credit of the subscribers in relation to each [factory or other establishment] [Substituted by S.R.O. 1363, dated 26.4.1957.] [within ten days of the application of the Scheme, or cancellation of the exemption, as the case may be, in case of liquid cash in bank and within thirty days in case of securities] [Inserted by G.S.R. 897, dated 6.9.1985 (w.e.f. 21.9.1985).], and (iii) transfer to the [Central Board] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] all pass books, books of account and other documents relating to the said accumulation. (2) All accumulations standing to the credit of the subscribers, howsoever invested, shall be transferred to the Fund by the authority aforesaid in cash: [Provided that where the whole or any part of such accumulations consists of investments in Government securities, [or in securities guaranteed by appropriate Government as regards repayment of principal and payment of interest or in both] [Substituted by G.S.R. 970, dated 11.10.1958 (18.10.1958).], [the authority

making the transfer to the Fund shall transfer those securities at the price for which they were actually purchased or transfer a sum equivalent to such price. In case, however, the whole or any part of such accumulations is invested in National Savings Certificates or National Plan Savings Certificates, the appreciated value of such certificates at the time of the transfer will be taken into account in determining the amount of the accumulations to be transferred, provided that the difference between the face value of such certificate and their appreciated value at the time of the transfer has already been credited to the accounts of the subscribers:] [Substituted by G.S.R. 970, dated 11.10.1958 (18.10.1958).][Provided further that where the whole or any part of such accumulations consists of investments in [securities bearing no guarantee of an appropriate Government as regards repayment of principal and payment of interest] [Inserted by G.S.R. 86, dated 3.1.1963.], the Central Government may, in exceptional cases, allow acceptance of the transfer of such securities from the authority making the transfer to the Fund at the price for which they were actually purchased.] [Inserted by G.S.R. 86, dated 3.1.1963.] Explanation.-The total amount of provident fund accumulations includes interest thereon and the authority in charge of the Fund shall transfer in cash any balance of interest on investments which happens to be undistributed on the date of the transfer, or realised or realisable for the period prior to the registration of the securities in the name of the Central Board of Trustees, Employees' Provident Fund.] [Substituted by G.S.R. 970, dated 11.10.1958.](3)Any cash transferred under sub-paragraph (2) shall be deposited in any office or branch of the Reserve Bank of India or the [State Bank of India] [Substituted by G.S.R. 974, dated 10.8.1960.] to the credit of the [Central Board] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] and the receipt obtained in respect thereof shall be forwarded to the [* * *] [Certain words omitted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] Commissioner:Provided that where there is no office or branch of either of the two Banks at the place where the [factory or other establishment] [Substituted by S.R.O. 1363, dated 26.4.1957.] is situated the amount shall be credited to the [Central Board] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] by means of a Reserve Bank of India [Governmental Draft at par] [Substituted by S.R.O. 270, dated 28.1.1953.](4)The accumulations transferred to the Fund in accordance with this paragraph shall be credited to the account of each of the members of the Fund, to the extent to which he may be entitled thereto having regard to the statement furnished by the authority aforesaid.(5)When the accumulations in any such Provident Fund as is referred to in sub-paragraph (1) have been so transferred to the Fund, the [* * *] [Certain words omitted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] Commissioner may, by notification in the Gazette of India, declare that the subscribers of such Provident Fund have now become members of the Fund and that the accumulations aforesaid have now become vested in the [Central Board] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).].Chapter-V Contributions

29. [Contributions. [Substituted by S.R.O. 2387, dated 13.7.1957 (w.e.f. 1.4.1957).]

(1)The contributions payable by the employer under the Scheme shall be at the rate of [[ten per cent.][of the [basic wages, dearness allowance (including the cash value of any food concessions) and retaining allowance (if any)] [Substituted by S.R.O. 2387, dated 13.7.1957 (w.e.f. 1.4.1957).][payable to each employee to whom the Scheme applies:[Provided that the above rate of contribution shall be [[twelve per cent.] [Substituted by S.R.O. 2387, dated 13.7.1957 (w.e.f.

1.4.1957).][in respect of any establishment or class of establishments which the Central Government may specify in the Official Gazette from time to time under the first proviso to sub-section (1) of section 6 of the Act.] [Inserted by G.S.R. 1756, dated 12.12.1962.](2)[The contribution payable by the employee under the Scheme shall be equal to the contribution payable by the employer in respect of such employee:[Provided that in respect of any employee to whom the Scheme applies, the contribution payable by him may, if he so desires, be an amount exceeding [ten per cent.] [Substituted by S.R.O. 2387, dated 13.7.1957 (w.e.f. 1.4.1957).][or [twelve per cent.] [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).][, as the case may be, of his basic wages, dearness allowance and retaining allowance (if any) subject to the condition that the employer shall not be under an obligation to pay any contribution over and above his contribution payable under the Act.] [Substituted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).](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)] [Substituted by G.S.R. 406, dated 27.10.1997 (w.r.e.f. 22.9.1997).] actually drawn during the whole month whether paid on daily, weekly, fortnightly or monthly basis.(4)[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] [Inserted by S.R.O. 3375, dated 10.10.1997 (w.e.f. 1.4.1957).].]

30. [Payment of contributions. [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).]

(1)The employer shall, in the first instance, pay both the contribution payable by himself (in this Scheme referred to as the employer's contribution) and also, on behalf of the member employed by him directly or by or through a contractor, the contribution payable by such member (in this Scheme referred to as the member's contribution).(2)In respect of employees employed by or through a contractor, the contractor shall recover the contribution payable by such employee (in this Scheme referred to as the member's contribution) and shall pay to the principal employer the amount of member's contribution so deducted together with an equal amount of contribution (in this Scheme referred to as the employer's contribution) and also administrative charges [* * *].(3)[It shall be the responsibility of the principal employer to pay both 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 and also administrative charges [* * *] [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).].][Explanation - For the purposes of this paragraph the expression "administrative charges" means such percentage of the pay (basic wages, dearness allowance, retaining allowance, if any, and cash value of food concessions admissible thereon) for the time being payable to the employees other than an excluded employee, and in respect of which provident fund contributions are payable, as the Central Government may, in consultation with the Central Board and having regard to the resources of the Fund for meeting its normal administrative expenses, fix.] [Inserted by G.S.R. 1399, dated 18.9.1964 (w.e.f. 1.10.1964).]

31. Employer's share not to be deducted from the members.

- Notwithstanding any contract to the contrary the employer shall not be entitled to deduct the employer's contribution from the wages of a member or otherwise to recover it from him.

32. Recovery of a member's share of contribution.

(1)The amount of a member's contribution paid by the employer [or a contractor] [Inserted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] shall, notwithstanding the provisions in this Scheme or any law for the time being in force or any contract to the contrary, be recoverable by means of deduction from the wages of the member and not otherwise:Provided that no such deduction may be made from any wage other than that which is paid in respect of the period or part of the period in respect of which the contribution is payable:Provided further that the employer [or a contractor] [Inserted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] shall be entitled to recover the employee's share from a wage other than that which is paid in respect of the period for which the contribution has been paid or is payable where the employee has in writing given a false declaration at the time of joining service with the said employer [or a contractor] [Inserted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] that he was not already a member of the Fund:Provided further that where no such deduction has been made on account of an accidental mistake or a clerical error, such deduction may, with the consent in writing of the Inspector, be made from the [subsequent] [Substituted by S.R.O. 500, dated 2.3.1953.] wages.(2)Deduction made from the wages of a member paid on daily, weekly or fortnightly basis should be totalled up to indicate the monthly deductions.(3)Any sum deducted by an employer [or a contractor] [Inserted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).] from the wages of an employee under this Scheme shall be deemed to have been entrusted to him for the purpose of paying the contribution in respect of which it was deducted.

32A. [Recovery of damages for default in payment of any contribution. [Inserted by G.S.R. 521, dated 16.8.1991 (w.e.f. 1.9.1991).]

- [(1) Where a employer makes default in the payment of any contribution to the Fund, or in the transfer of accumulations required to be transferred by him under sub-section (2) of section 15 or sub-section (15) of section 17 of the Act or in the payment of any charges payable under any other provisions of the Act or the Scheme or under any of the conditions specified under section 17 of the Act, the Central Provident Fund Commissioner or such officer as may be authorised 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 in the table below:-TABLE

SI. No.	Period of default	Rate of damages(percentage of arrears per annum)
(1)	(2)	(3)
(a)	Less than 2 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 rupees, 50 paise or more to be counted as the nearest higher rupee and fraction of a rupee less than 50 paise to be ignored.

32B. Terms and conditions for reduction or waiver of damages.

- The Central Board may reduce or waive the damages levied under section 14-B of the Act in relation to an establishment specified in the second proviso to section 14-B, 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 up to 100 per cent. may be allowed;(c)in other cases, depending on merits, reduction of damages up to 50 per cent. may be allowed.]Chapter-VI Declaration, Contribution Cards And Returns

33. Declaration by persons already employed at the time of institution of the Fund.

- Every person who is required or entitled to become a member of the Fund shall be asked forthwith by his employer to furnish and shall, on such demand, furnish to him, for communication to the Commissioner, particulars concerning himself and his nominee required for the declaration form in Form 2. Such employer shall enter the particulars in the declaration form and obtain the signature or thumb-impression of the person concerned.

34. Declaration by persons taking up employment after the Fund has been established.

- The employer in relation to a [factory or other establishment] [Substituted by S.R.O. 1363, dated 26.4.1957.] shall, before taking any person into employment, ask him to state in writing whether or not he is a member of the Fund and if he is, ask for the Account Number and/ or the name and particulars of the last employer. If he is unable to furnish the Account Number, he shall, require such person to furnish and such person shall, on demand, furnish to him for communication to the Commissioner, particulars regarding himself and his nominee required for the Declaration Form. Such employer shall enter the particulars in the Declaration Form and obtain the signature or thumb-impression of the person concerned:[Provided that in the case of any such employee who has become a member of the Family Pension Fund under the Employees' Family Pension Scheme, 1971, the aforesaid Declaration Form shall also contain such particulars as are necessary to comply with the requirements of that Scheme.] [Inserted by G.S.R. 320, dated 16.2.1972 (w.e.f. 18.3.1972).]

35. Preparation of contribution cards.

- The employer shall prepare a contribution card [in Form 3] [Substituted by G.S.R. 1300, dated 19.9.1962.] [or Form 3-A] [Inserted by G.S.R. 1809, dated 28.9.1968.]as may be appropriate, in

respect of every employee in his employment at the commencement of the Scheme or who is taken into employment after that date and who is required or entitled to become or is a member of the Fund including those who produce an Account Number and in respect of whom no fresh Declaration Form is prepared:[Provided that in the case of any such employee who has become a member of the Family Pension Fund under the Employees' Family Pension Scheme, 1971, the aforesaid Forms shall also contain such particulars as are necessary to comply with the requirements of that Scheme.] [Inserted by G.S.R. 320, dated 16.2.1972 (w.e.f. 18.3.1972).]

36. Duties of employers.

(1)Every employer shall send to the Commissioner, within fifteen days of the commencement of this Scheme, a consolidated return in such form as the Commissioner may specify, [* * *] [Certain words omitted by G.S.R. 1809, dated 28.9.1968.] of the employees required or entitled to become members of the Fund showing the [basic wage, retaining allowance (if any) and dearness allowance including the cash value of any food concession] [Substituted by G.S.R. 201, dated 8.2.1961 (w.r.e.f. 31.12.1960).] paid to each of such employees:[Provided that if there is no employee who is required or entitled to become a member of the Fund, the employer shall send a "NIL" return.] [Added by G.S.R. 413, dated 11.3.1966.](2)Every employer shall send to the Commissioner within fifteen days of the close of each month a return-(a)[* * *] [Certain words omitted by G.S.R. 1809, dated 28.9.1968.] in Form 5, of the employees qualifying to become members of the Fund for the first time during the preceding month together with the declarations in Form 2 furnished by such qualifying employees [* * *] [Certain words omitted by G.S.R. 1300, dated 19.9.1962.], and(b)[* * *] [Certain words omitted by G.S.R. 1809, dated 28.9.1968.] [in such form as the Commissioner may specify] [Substituted by G.S.R. 25, dated 31.12.1996 (w.e.f. 11.1.1997). Earlier these words were substituted by G.S.R. 294, dated 24.4, 1994 (w.e.f. 1.4.1994).], of the employees leaving service of the employer during the preceding month:[Provided that if there is no employee qualifying to become a member of the Fund for the first time or there is no employee leaving service of the employer during the preceding month, the employer shall send a "NIL" return.] [Added by G.S.R. 413, dated 11.3.1966.](c)[Provided further that a copy of the forms as mentioned in clauses (a) and (b) above shall be provided by the employer to concerned employees immediately after joining the service or at the time of leaving the service, as the case may be.][* * *] [Sub-paragraph (3) omitted by G.S.R. 1300, dated 19.9.1962.](4)[Every employer shall maintain an inspection note book in such form as the Commissioner may specify, for an Inspector to record his observations on his visit to the establishment.] [Inserted by G.S.R. 1176, dated 17.8.1964.](5)[*] [Sub-paragraph (4) and (5) renumbered as sub-paragraphs (5) and (6) by G.S.R. 1176, dated 17.8.1964.] Every employer shall maintain such accounts in relation to the amounts contributed to the Fund by him and by his employees 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 payments from the Fund to his employees as are sanctioned by or under the authority of the Central Board.(6)[*] [Sub-paragraph (4) and (5) renumbered as sub-paragraphs (5) and (6) by G.S.R. 1176, dated 17.8.1964.] Notwithstanding anything hereinbefore contained in this paragraph, the Central Board may issue such directions to employers generally as it may consider necessary or proper for the purpose of implementing the Scheme, and it shall be the duty of every employer to carry out such directions.(7)[Every employer shall send to the Commissioner such returns in electronic format also, in such form and manner as

may be specified by the Commissioner.] [Inserted by Notification No. G.S.R. 336 (E) dated 4.5.2012 (w.e.f. 2.9.1952)][36A. Employer to furnish particulars of ownership. [Added by G.S.R. 1457, dated 21.2.1961.]- Every employer in relation to a factory or other establishment to which the Act applies on the date of coming into force of the Employees' Provident Funds (Tenth Amendment) Scheme, 1961, or is applied after that date shall furnish [in duplicate][to the Regional Commissioner in Form No. 5-A annexed hereto [particulars of all the branches and departments, owners] [Added by G.S.R. 1457, dated 21.2.1961.][, occupiers, directors, partners, manager or any other person or persons who have the ultimate control over the affairs of such factory or establishment and also send intimation of any change in such particulars, within fifteen days of such change, to the Regional Commissioner by registered post and in such other manner as may be specified by the Regional Commissioner] [Added by G.S.R. 1457, dated 21.2.1961.]:[Provided that in the case of any employer of a factory or other establishment to which the Act and the Employees' Family Pension Scheme, 1971, shall apply the aforesaid Form may be deemed to satisfy the requirements of the Employees' Family Pension Scheme, 1971, for the purpose specified above.] [Inserted by G.S.R. 320, dated 16.2.1972.][Provided further that above mentioned details shall be furnished by the employer in the electronic format also, in such form and manner as may be specified by the Commissioner.] [Inserted by Notification No. G.S.R. 336 (E) dated 4.5.2012 (w.e.f. 2.9.1952)][36B. Duties of contractors. [Added by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).]- Every contractor shall, within seven days of the close of every month, submit to the principal employer a statement showing the recoveries of contributions in respect of employees employed by or through him and shall also furnish to him such information as the principal employer is required to furnish under the provisions of the Scheme to the Commissioner.]

37. Allotment of account numbers.

- On receipt of the information referred to in paragraphs 33, 34 and 36, the Commissioner shall promptly allot an Account Number to each employee qualifying to become a member and shall communicate the Account Number to the member through the employer.

38. Mode of payment of contributions.

(1)The employer shall, before paying the member his wages in respect of any period or part of period for which contributions are payable, deduct the employee's contribution from his wages which together with his own contribution as well as an administrative charge of such percentage [of the pay (basic wages, dearness allowance, retaining allowance, if any, and cash value of food concessions admissible thereon) for the time being payable to the employees other than an excluded employee, and in respect of which provident fund contributions are payable, as the Central Government may fix. He shall within fifteen days of the close of every month pay the same to the Fund [electronic through internet banking of the State Bank of India or any other Nationalised Bank [or through PayGov platform] [Substituted by G.S.R. 1399, dated 18.9.1964.] [or through scheduled banks in India including private sector banks] [Substituted 'or through PayGov platform' by Notification No. G.S.R. 6(E), dated 4.1.2017 (w.e.f. 2.9.1952).] authorised for collection] [Inserted by Notification No. G.S.R. 336 (E) dated 4.5.2012 (w.e.f. 2.9.1952)] on account of contributions and administrative charge] [Inserted by G.S.R. 521, dated 16.8.1991 (w.e.f. 1.9.1991).]:[Provided that the Central

Provident Fund Commissioner may for reasons to be recorded in writing, allow any employer or class of employer to deposit the contributions by any other mode other than internet banking.] [Substituted by Notification No. G.S.R. 360(E), dated 5.5.2015 (w.e.f. 2.9.1952)](2)[The employer shall forward to the Commissioner, within twenty-five days of close of the month, a monthly abstract in such form as the Commissioner may specify showing the aggregate amount of recoveries made from the wages of all the members and the aggregate amount contributed by the employer in respect of all such members for the month:Provided that an employer shall send a Nil return, if no such recoveries have been made from the employees:Provided further that in the case of any such employee who has become a member of the Pension Fund under the Employees' Pension Scheme, 1995, the aforesaid Form shall also contain such particulars as are necessary to comply with the requirements of that Scheme.] [Substituted by G.S.R. 25, dated 31.12.1996 (w.e.f. 11.1.1997). Earlier sub-Section (2) was substituted by G.S.R. 294, dated 24.5.1994 (w.e.f. 1.3.1994).](3)[The employer shall send to the Commissioner within one month of the close of the period of currency, a consolidated Annual Contribution Statement in Form 6-A, showing the total amount of recoveries made during the period of currency from the wages of each member and the total amount contributed by the employer in respect of each such member for the said period. The employer shall maintain on his record duplicate copies of the aforesaid monthly abstract and consolidated annual contribution statement for production at the time of inspection by the Inspector.] [Substituted by G.S.R. 25, dated 31.12.1996 (w.e.f. 11.1.1997). Earlier sub-Section (3) was substituted by G.S.R. 1809, dated 28.9.1968.][Provided that the employer shall send to the Commissioner returns or details as required under sub-paragraph (2) and (3) above, in electronic format also, in such form and manner as may be specified by the Commissioner.] [Inserted by Notification No. G.S.R. 336 (E) dated 4.5.2012 (w.e.f. 2.9.1952)]

39. Fixation of administrative charges.

- The Central Government may, in consultation with the Central Board and having regard to the resources of the Fund available for meeting its normal administrative expenses, fix the percentage of administrative charges payable under sub-paragraph (1) of paragraph 38 above.

40. Contributions to be entered in the contribution card.

- The amount recovered every month from the wages of an employee as well as the contribution made by the employer in respect of each such employee shall be entered by the employer every month in the contribution card opened in the name of each member under this Scheme.

40A. [Supply of pass books to the members. [Inserted by G.S.R. 341, dated 9.7.1992 (w.e.f. 25.7.1992).]

- With effect from such date as the Commissioner may specify in this behalf, every employer shall, on an employee becoming a member of the fund, provide a pass book to every such member and maintain the same in such form and manner as the Commissioner may direct from time to time:Provided that different dates may be specified for different industries or classes of

establishments or for different areas.]

41. Currency of contribution cards.

- The contribution cards issued under this Scheme shall be current for one year: Provided that the said period of one year may commence and terminate at such different times, in different [factories or any other establishments] [Substituted by S.R.O. 1363, dated 26.4.1957.] as may be decided by the Commissioner from time to time: [Provided further that the cards issued, -(i) in respect of the first contribution period, or (ii) in respect of the contribution period immediately preceding the date from which the establishment is notified as an annually posted establishment, may be for a period which may be less or more than a year.]

42. Renewal of contribution cards.

- An employer shall, on or before the expiration of the period of currency of the contribution card, prepare in respect of each member employed by him a card in Form 3 [or Form 3-A] [Inserted by G.S.R. 1809, dated 28.9.1968.] as may be appropriate, for the next period of currency: [Provided that in the case of any such employee who has become a member of the Family Pension Fund under the Employees' Family Pension Scheme, 1971, the aforesaid Form shall also contain such particulars as are necessary to comply with the requirements of that Scheme.] [Inserted by G.S.R. 320, dated 16.2.1972 (w.e.f. 18.3.1972).] [Provided further that above mentioned contribution card in respect of each employee shall be prepared by the employer in electronic format also, in such form and manner as may be specified by the Commissioner.] [Inserted by Notification No. G.S.R. 336 (E) dated 4.5.2012 (w.e.f. 2.9.1952)]

43. Submission of contribution cards to the Commissioner.

- Every employer shall within one month from the date of expiration of the period of currency of the contribution cards in respect of members employed by him, send the contribution cards to the Commissioner together with a statement in Form 6: [Provided that where a member leaves service, the employer shall send the contribution card in respect of such members before the twentieth day of the month following that in which the member left the service:] [Added by G.S.R. 348, dated 26.2.1966.] [Provided further that in the case of any such employee who has become a member of the Family Pension Fund under the Employees' Family Pension Scheme, 1971, the aforesaid Form shall also contain such particulars as are necessary to comply with the requirements of that Scheme.] [Inserted by G.S.R. 320, dated 16.2.1972 (w.e.f. 18.3.1972).] [Provided also that above mentioned contribution card in respect of each employee together with statement in Form 6 shall be sent by the employer in electronic formers also, in such form and manner as may be specified by the Commissioner.] [Inserted by Notification No. G.S.R. 336 (E) dated 4.5.2012 (w.e.f. 2.9.1952)]

44. Custody of contribution cards.

- The employer shall retain in his custody the contribution cards in respect of each member

employed by him and shall take every precaution against loss or damage of the contribution cards.

45. Inspection of cards by members.

- Any member making a request in this behalf to the employer shall be permitted to inspect his cards himself or to have the same inspected by any person duly authorised by him in writing to do so, within 72 hours of making such request, provided that no such request shall be entertained for more than once in every two calendar months.

46. Production of cards and records for inspection by the Commissioner or Inspector.

- Every employer shall, whenever the Commissioner or any other officer authorised by him in this behalf or an Inspector so requests, either in person or by notice in writing, produce before the Commissioner, Officer or Inspector, as the case may be, the records of any member employed by him and any card then in his possession, and if so required by the said Commissioner, Officer or Inspector, shall deliver such record to the said Commissioner, Officer or Inspector, who may, if he thinks fit, retain the records provided that he shall grant a receipt for every record retained by him.

47. Supply of cards and forms to employers.

- The Commissioner shall supply to employers, free of charge, on demand contribution cards, [pass books] [Inserted by G.S.R. 341, dated 9.7.1992 (w.e.f. 25.7.1992).] declaration forms and other forms referred to in this Scheme: Provided that if any employer desires to obtain any cards, pass books, or forms in excess of the number which the Commissioner considers to be the requirements of the employer, the Commissioner may, if he thinks fit, supply such extra cards, pass books or forms and make such charge therefor as he considers reasonable.

48. [Current Account. [Substituted by Notification No. G.S.R. 360(E), dated 5.5.2015 (w.e.f. 2.9.1952)]

- The Commissioner shall deposit the contribution received from the employers electronically through internet banking in the Reserve Bank or the State Bank of India or any other Nationalised Bank [or through PayGov platform] [Substituted by G.S.R. 1809, dated 28.9.1968.] [or through scheduled banks in India including private sector banks] [Substituted 'or through PayGov platform' by Notification No. G.S.R. 6(E), dated 4.1.2017 (w.e.f. 2.9.1952).] in the Current Account of the Fund.] Chapter-VII Administration Of The Fund, Accounts And Audit

49. Administration Accounts.

(1) A separate account shall be kept called the "Central Administration Account" for recording all administration expenses of the Fund including such administrative charges as the Fund may be authorised to levy. [* * *] [Sub-paragraph (2) omitted by G.S.R. 1845, dated 28.11.1963 (w.e.f.

30.11.1963).]

50. Provident Fund Account.

- The aggregate amount received as the employer's and the employees' contributions to the Fund shall be credited to an account to be called the "Provident Fund Account".

51. [Interest Account [Substituted by Notification No. G.S.R. 60(E) dated 1.2.2013 (w.e.f. 2.9.1952)]

- All interest, rent and other income realized, and net profits or losses, if any, from the sale or investments not including therein the transactions of the Administration Account, shall be credited or debited, as the case may be, to an account called "Interest Account", and the brokerage and commission of the purchase and sale of securities and other investments, shall be included in the purchase or sale price, as the case may be, and not separately charged to the "Interest Account.]"

52. Investment of moneys belonging to Employees' Provident Fund.

(1) All moneys belonging to the Fund shall be deposited in the Reserve Bank or the [State] [Substituted by G.S.R. 974, dated 10.8.1960.] Bank of India or in such other Scheduled Bank as may be approved by the Central Government from time to time or shall be invested, subject to such directions as the Central Government may from time to time give, in the securities mentioned or referred to in clauses (a) to (d) of section 20 of the Indian Trusts Act, 1882 (2 of 1882): Provided that such securities are payable both in respect of capital and in respect of interest in India. (2) All expenses incurred in respect of, and loss, if any, arising from, any investment shall be charged to the Fund.

53. Disposal of the Fund.

- [(1) Subject to the provisions of the Act and of this Scheme, the Fund, not including therein the Administration Account, shall not, except with the previous sanction of the Central Government, be expended for any purpose other than the 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 this Scheme.] [Substituted by G.S.R. 1314, dated 16.8.1960.] (2) The Fund shall be operated upon by such officers as may be authorised in this behalf by the Central Board.

54. [Expenses of administration. [Substituted by G.S.R. 1845, dated 28.11.1963.]

(1) All expenses relating to the administration of the Fund including those incurred on Regional Committee shall be met from the Fund. (2) All expenses of administration of the Fund, including the fees and allowances, of the trustees of the Central Board and salaries, leave and joining time allowances, travelling and compensatory allowances, gratuities and compassionate, allowances,

pensions, contributions to provident fund and other benefit fund instituted for the officers and employees of the Central Board, the cost of audit of the accounts, legal expenses and cost of all stationery and forms incurred in respect of the Central Board, cost and all expenses incurred in connection with the construction of office buildings and staff quarters shall be met from the Administration Account of the Fund.(3)The expenses incurred by the Central Government in connection with the establishment of the Fund shall be treated as a loan and such loan shall be repaid from the Administration Account.]

55. [Form of accounts. [Substituted by Notification No. G.S.R. 284(E), dated 4.4.2019 (w.e.f. 2.9.1952.).]

- The accounts of the Employees' Provident Funds and the Employee' Provident Administration Account 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 the Central Government.]

56. Audit.

(1)The accounts of the Fund, including the Administration Accounts 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 Administration Account.

57. [Inter-State transfer of members. [Substituted by G.S.R. 1770, dated 10.11.1966.]

(1)Where a member of the Fund ceases to be employed in one region and secures employment in another region in an establishment to which this Scheme applies or which is an exempted establishment or which is not covered under the Act but has a provident funds scheme of its own, he may apply to the Commissioner within whose jurisdiction he was previously employed, in such form as the Commissioner may specify, for transfer of balance of the provident fund in his existing account to his account in the other region.(2)Where a member of the Fund ceases to be employed in one establishment and secures employment in another establishment in the same region, he may apply to the Commissioner of the region, in such form as the Commissioner may specify for the transfer of balance of the Provident Fund in his previous account to his account in the new establishment where he takes up the employment.]

58. [Budget. [Substituted by G.S.R. 1845, dated 28.11.1963 (w.e.f. 30.11.1963).]

(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 it proposes to incur 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 modifications in the budget as it considers desirable before sanctioning it.](3)[The Commissioner may, at any time during the year, make budgetary re-appropriation 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 Administration Account in accordance with paragraph 54; and(iii)every re-appropriation so made shall be reported by him to the Central Board at the next meeting of such Board.](4)[The Commissioner shall place before the Central Board a supplementary budget for a financial year, giving detailed estimates and reasons, of the inescapable expenditure which are 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) of paragraph 58. 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 a financial year and not covered under the provisions of sub-paragraphs (3) and (4) of paragraph 58 shall be reported to the Central Board at the earliest possible moment after the excess is established for its consideration and for obtaining sanction of the Central Government.] [Inserted by G.S.R. 593, dated 2.5.1975 (w.e.f. 10.5.1975).]

59. Member's Accounts.

(1)An account shall be opened in the office of the Fund in the name of each member in which it shall be credited:-(a)his contributions,(b)the contributions made by the employer in respect of him, and(c)interest as provided in paragraph 60.(2)[All items of account 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 S.R.O. 2387, dated 13.7.1957 (w.e.f. 1.4.1957).].] [Added by G.S.R. 261, dated 14.2.1964.](3)On receipt of the contribution card or cards of a member from his employer or employers at the end of the period of currency of the contribution card, the Commissioner shall compare the entries made in the contribution card or cards with those made in the member's individual account in the office of the Fund and shall rectify any discrepancy found in these entries.

60. Interest.

(1)The Commissioner shall credit to the account of each member interest at such rate as may be determined by the Central Government in consultation with the Central Board.(2)[(a) Interest shall be credited to the member's account on monthly running balance basis with effect from the last day in each year in the following manner:-(i)on the amount at the credit of a member on the last day of the preceding year, less any sums withdrawn during the current year-interest for twelve months;(ii)on sums withdrawn during the current year-interest from the beginning of the current year up to the last day of the month preceding the month of withdrawal;(iii)on all the sums credited to the member's account after the last day of the preceding year-interest from the first day of the month succeeding the month credit to the end of the current year;(iv)the total amount of interest shall be rounded to the nearest whole rupee (fifty paise counting as the next higher rupee).](b)In the

case of a claim for the refund under paragraph 69 or 70, interest shall be payable up to 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 concerned:[Provided that interest up to and for the current month shall be payable on the claims which are authorised on or after the 25th day of a particular month along with actual payment after the end of the current month:Provided further that the rate of interest to be allowed on claims for refund for the broken currency period shall be the rate fixed for the financial year in which the refund is authorised:] [Substituted by G.S.R. 393, dated 31.3.1982 (w.e.f. 17.4.1982).][Provided also that the rate of interest to be allowed on claims for refund for the broken currency period shall be the last declared rate on Employees' Provident Fund and if the rate declared for any current year happens to be less than the previous year's declared rate, then it would accrue as bonus to the outgoing members and it shall be incorporated into calculation for deriving the current year's rate of interest at the end of the year and the claims settled under this proviso shall be final.] [Added by S.O. 380(E), dated 15.3.2007 (w.e.f. 15.3.2007).][Explanation - 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.] [Substituted by G.S.R. 222, dated 31.3.1993 (w.e.f. 1.4.1993).](3)The aggregate amount of interest credited to the accounts of the members shall be debited to [Interest Account] [Substituted for the words "Interest Suspense Account" by Notification No. G.S.R. 60(E) dated 1.2.2013 (w.e.f. 2.9.1952)].(4)In determining the rate of interest, the Central Government shall satisfy itself that there is no overdrawals on the [Interest Account] [Substituted for the words "Interest Suspense Account" by Notification No. G.S.R. 60(E) dated 1.2.2013 (w.e.f. 2.9.1952)] as a result of the debit thereto of the interest credited to the accounts of members.(5)[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.] [Inserted by G.S.R. 412, dated 10.3.1966.]Chapter-VIII Nominations, Payments And Withdrawals From The Fund

61. Nomination.

(1)Each member shall make in his declaration in Form 2, a nomination conferring the right to receive the amount that may stand to his credit in the Fund in the event of his death before the amount standing to his credit has become payable, or where the amount has become payable before payment has been made.(2)A member may in his nomination distribute the amount that may stand to his credit in the Fund amongst his nominees at his own discretion.(3)If a member has a family at the time of making a nomination, the nomination shall be in favour of one or more persons belonging to his family. Any nomination made by such member in favour of a person not belonging to his family shall be invalid:[Provided that a fresh nomination shall be made by the member on his marriage and any nomination made before such marriage shall be deemed to be invalid.] [Inserted by Noti. No. 2438, dated 28.5.1995 (w.e.f. 9.9.1995).](4)If at the time of making a nomination the member has no family, the nomination may be in favour of any person or persons but if the member subsequently acquires a family, such nomination shall forthwith be deemed to be invalid and the member shall make a fresh nomination in favour of one or more persons belonging to his

family.[(4-A) Where the nomination is wholly or partly in favour of a minor, the member may, for the purposes of this Scheme appoint a major person of his family, as defined in clause (g) of paragraph 2, to be the guardian of the minor nominee in the event of the member predeceasing the nominee and the guardian so appointed:Provided that where there is no major person in the family, the member may, at his discretion, appoint any other person to be a guardian of the minor nominee.] [Inserted by G.S.R. 1707, dated 17.11.1965.](5)A nomination made under sub-paragraph (1) may at any time be modified by a member after giving a written notice of his intention of doing so in Form [2] [Substituted by G.S.R. 521, dated 16.8.1991 (w.e.f. 1.9.1991).] annexed hereto. If the nominee predeceases the member, the interest of the nominee shall revert to the member who may make a fresh nomination in respect of such interest.(6)A nomination or its modification shall take effect to the extent that it is valid on the date on which it is received by the Commissioner.

62. [Financing of Members' Life Insurance Policies. [Substituted by G.S.R. 1083, dated 30.6.1966.]

(1)Where a member desires that premium due on a policy of Life Insurance taken by him on his own life should be financed from his Provident Fund Account, he may apply in such form and in such manner as may be prescribed by the Commissioner.(2)On receipt of such application the Commissioner, or, where so authorised by the Commissioner, any other officer subordinate to him may make payment on behalf of the member to the Life Insurance Corporation of India towards premium due on his policy:Provided that no such payment shall be made unless the premium is payable [* * *] [Substituted by G.S.R. 222, dated 31.3.1993 (w.e.f. 1.4.1993).][yearly.(3)Any payment made under sub-paragraph (2) shall be made out of and debited to the member's own contribution with interest thereon standing to his credit in the Fund.(4)No payment shall be made under sub-paragraph (2) unless the member's own contribution in his Provident Fund Account with interest thereon is sufficient to pay the premium; and where the payment is to be made on the first premium, sufficient to pay the premium for two years.(5)No payment shall be made towards a policy unless it is legally assignable by the member to the Central Board.(6)The Commissioner shall, before making payment in respect of existing policies, satisfy himself by reference to the Life Insurance Corporation that no prior assignment of the policy exists and the policy is free from all encumbrances.(7)No educational endowment policy or marriage endowment policy shall be financed from the Fund, if such policy is due for payment in whole or in part before the member attains the age of 55 years.

63. Conversion of policy into a paid-up one and payment of late fee, etc.

- Where a policy of Life Insurance of a member is financed from his Provident Fund Account, the Commissioner may,-(a)convert the Insurance Policy into a paid-up one when the credit in his Provident Fund on account of his share becomes inadequate for the payment of any premium;(b)pay late fee and interest out of the member's own contribution in his Provident Fund Account, if any premium cannot be remitted to the Life Insurance Corporation in time because of delay in sending to the Commissioner the policy duly assigned to the Central Board or any other reasons for which the member or his employer may be responsible.]

64. Assignment of policies to the Fund.

- [(1) The policy shall, within six months of the first payment under paragraph 62, be assigned by endorsement thereon, to the Central Board and shall be delivered to the Commissioner.(2)Notice of the assignment of the policy shall be given by the member to the Life Insurance Corporation and the acknowledgement of the said notice by the Corporation shall be sent to the Commissioner within three months of the date of assignment.] [Substituted by G.S.R. 1083, dated 30.6.1966.](3)The terms of the policy shall not be altered nor shall the policy be exchanged for another policy without the prior consent of the Commissioner to whom the details of the alteration or of the new policy shall be furnished in such form as he may specify.(4)[If the policy is not assigned and delivered as required under sub-paragraph (1), or is assigned otherwise than to the Central Board, or is charged or encumbered or lapses, any amount paid from the Fund in respect of such policy shall, with interest thereon at the rate provided under paragraph 60, be repaid by the member forthwith to the Fund. In the event of default, the employer shall, on receipt of such directions as may be issued by the Commissioner in this behalf deduct the amount in lumpsum or in such instalments as the Commissioner may determine from the emoluments of the member and pay it to the Fund within such time and in such manner as may be specified by the Commissioner. The amount so repaid or recovered shall be credited to the member's account in the Fund.] [Substituted by G.S.R. 1083, dated 30.6.1966.]

65. [Bonus on policy to be adjusted against payments made from the Fund. [Substituted by G.S.R. 1083, dated 30.6.1966.]

- So long as the policy remains assigned to the Central Board, any bonus accruing on it may be drawn by the Central Board or where authorised by the Central Board, by the Commissioner, and adjusted against the payments made on behalf of the member under paragraph 62.

66. Reassignment of policies.

(1)Where the accumulations standing to the credit of the member are withdrawn under paragraph 69 or when the member repays to the Fund the amounts of premium paid by the Board with interest thereon at the rate provided in paragraph 60, the Central Board or where authorised by the Central Board, the Commissioner shall reassign by endorsement thereon the policy to the member together with a signed notice of reassignment addressed to the Life Insurance Corporation.(2)If the member dies before the policy has been reassigned under sub-paragraph (1), the Central Board or where authorised by the Central Board, the Commissioner, shall reassign by the endorsement thereon, the policy to the nominee of the member if a valid nomination subsists and if there be no such nominee, to such person as may be legally entitled to receive it together with a signed notice of reassignment addressed to the Life Insurance Corporation.

67. Recovery of amounts paid towards insurance policies.

- If a policy matures or otherwise falls due for payment during the currency of its assignment, the Central Board or, where so authorised by the Central Board, the Commissioner shall realise the amount assured together with bonus, if any, accrued thereon, place to the credit of the member the amount so realised, or the whole of the amount paid from the Fund in respect of the policy with interest thereon, whichever is less, and refund the balance, if any, to the member.] [Substituted by G.S.R. 1083, dated 30.6.1966.]

68.

[* * *] [Paragraph 68 omitted by G.S.R. 1083, dated 30.6.1966.]

68A.

[* * *] [Paragraph 68-A omitted by G.S.R. 98, dated 15.1.1962.]

68B. [[Withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][from the Fund for the purchase of a dwelling house/ flat or for the construction of a dwelling house including the acquisition of a suitable site for the purpose. [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).]

(1)The Commissioner, or where so authorised by the Commissioner, any officer subordinate to him, may on an application from a member in such form as may be prescribed and subject to the conditions prescribed in this paragraph sanction from the amount standing to the credit of the member in the Fund, a [Withdrawal]-(a)[for purchasing a dwelling house/ flat, including a flat in a building owned jointly with others (outright or on hire purchase basis), or for constructing a dwelling house including the acquisition of a suitable site for the purpose from the Central Government, the State Government, a co-operative society, an institution, a trust, a local body or a Housing Finance Corporation (hereinafter referred to as the agency/ agencies); or [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).](b)for purchasing a dwelling site for the purpose of construction of a dwelling house or a ready-built dwelling house/ flat from any individual [* * *];(bb)[for purchasing a dwelling house/ flat on ownership basis from a promoter governed by the provisions of any Flats or Apartments Ownership Act or by any other analogous or similar law of the Central Government or the State Government as may be in force in any State or area for the time being and who intends to construct or constructs a dwelling house or block of flats and the member is required to pay to the said promoter in advance for financing the said construction of the house/ flat: [Inserted by G.S.R. 421, dated 12.5.1988 (w.e.f. 21.5.1988).]Provided that the member has entered into an agreement with the promoter as may be required under the Flats or Apartments Ownership Act or any other analogous or similar law of the Central Government or State Government which may be in force in any State or any area and the said agreement is registered under the Indian Registration Act, 1908 (16 of 1908)]; or(c)[for the construction of a dwelling house

on a site owned by the member or the spouse of the member or jointly by the member and the spouse, or for completing/ continuing the construction of a dwelling house already commenced by the member or the spouse, on such site [or for purchase of a house/ flat in the joint name of the member and the spouse under clauses (a) and (b) above] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).].[Explanation I - In this paragraph, the expression, "co-operative society" means a society registered or deemed to be registered under the Co-operative Societies Act, 1912 (2 of 1912), or under any other law for the time being in force in any State relating to co-operative societies.[* * *] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).](2)[(a) For the purpose of purchase of a site for construction of house thereon, the amount of withdrawal shall not exceed the member's basic wages and dearness allowance for twenty-four months or the member's own share of contributions, together with the employer's share of contributions, with interest thereon or the actual cost towards the acquisition of the dwelling site, whichever is the least.(b)For the purpose of acquisition of a ready built house/ flat or for construction of a house/ flat, the withdrawal shall not exceed the member's basic wages and dearness allowance for thirty-six months or the member's own share of contributions, together with the employer's share of contributions, with interest thereon, or the total cost of construction, whichever is the least.](3)[(a) No [withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][under this paragraph shall be granted unless-(i)the member has completed five years' membership of the Fund;(ii)the member's own share of contributions with interest thereon in the amount standing to his credit in the Fund is not less than one thousand rupees;(iii)[a declaration from the member that the dwelling site or the dwelling house/ flat or the house under construction is free from encumbrances and the same is under title of the member and/ or the spouse:][Provided that where a dwelling site or a dwelling house/ flat is mortgaged to any of the agencies referred to in clause (a) of sub-paragraph (1), solely for having obtained funds for the purchase of a dwelling house/ flat or for the construction of a dwelling house including the requisition of a suitable site for the purpose, such a dwelling site or a dwelling house/ flat, as the case may be, shall not be deemed to be an encumbered property:Provided further that a land acquired on a perpetual lease or on lease for a period of not less than 30 years for constructing a dwelling house/ flat, or a house/ flat built on such a leased land, shall also not be deemed to be an encumbered property:Provided also that where the site of the dwelling house/ flat is held in the name of only agency, referred to in clause (a) of sub-paragraph (1) and the allottee is precluded from transferring or otherwise disposing of the house/ flat, without the prior approval of such agency, the mere fact that the allottee does not have absolute right of ownership of the house/ flat and the site is held in the name of the agency, shall not be a bar to the giving of [withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][under clause (a) of sub-paragraph (1), if the other conditions mentioned in this paragraph are satisfied.(b)No [withdrawal][shall be granted for purchasing a share in a joint property or for constructing a house on a site owned jointly except on a site owned jointly with the spouse. [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).](4)Subject to the limitation prescribed in sub-paragraph (2)-(a)where the [withdrawal][is for the purchase of a dwelling house/ flat or a dwelling site from an agency referred to in clause (a) of sub-paragraph (1), the payment of [withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][shall not be made to the member but shall be made direct to the agency in one or more instalments, as may be authorised by the member; [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).](b)where the [withdrawal] [is for the construction of a dwelling house, it may be

sanctioned in such number of instalments as the Commissioner or where so authorised by the Commissioner, any officer, subordinate to him, thinks fit; [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][* * *](d)[where the withdrawal is for purchasing a dwelling house/ flat on ownership basis from a promoter as referred to in clause (bb) of sub-paragraph (1), the payment of withdrawal shall be made to the member in one or more instalments as may be required to be paid by the said promoter and as authorised by the member. [Inserted by G.S.R. 421, dated 12.5.1988 (w.e.f. 21.5.1988).]Explanation - "Promoter" includes a person who constructs or causes to be constructed a block or building of flats or apartments for the purpose of selling some or all of them to other persons or to a company, co-operative society or other association of persons and his assignees and where the person who builds and the person who sells are different persons the term "promoter" includes both.] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).](5)[Where a [withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][is sanctioned for the construction of a dwelling house, the construction shall commence within six months of the withdrawal of the first instalment and shall be completed within twelve months of the withdrawal of the final instalments. Where the [withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][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, shall be completed within six months of the withdrawal of the amount:Provided that this provision shall not be applicable in case of purchase of a dwelling house/ flat on hire-purchase basis and 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 of their allotment to the members.(6)Except in the cases specified in sub-paragraphs (7) [and 7-A] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).] no further [withdrawal] [Substituted by G.S.R. 954, dated 22.8.1984 (w.e.f. 8.9.1984).][shall be admissible to a member under this paragraph.(7)An additional [withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][up to twelve months' basic wages and dearness allowance or the member's own share of contributions with interest thereon, in the amount standing to his credit in the Fund, whichever is less, may be granted [* * *] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][in one instalment only, 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:Provided that the [withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][shall be admissible only after a period of five years from the date of completion of the dwelling house.[(7-A) A further [[withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][equivalent to the amount of difference between the amount of [withdrawal] [Inserted by G.S.R. 954, dated 22.8.1984 (w.e.f. 8.9.1984) and corrected by G.S.R. 287, dated 6.3.1985.][admissible to a member under sub-paragraph (2) above as on the date of fresh application and the amount of [withdrawal] [Inserted by G.S.R. 954, dated 22.8.1984 (w.e.f. 8.9.1984) and corrected by G.S.R. 287, dated 6.3.1985.][that was drawn by a member under this paragraph any time during 6 years preceding 3rd October, 1981, may be granted to such a member (i) who had availed of the earlier [withdrawal] [Inserted by G.S.R. 954, dated 22.8.1984 (w.e.f. 8.9.1984) and corrected by G.S.R. 287, dated 6.3.1985.][for purchase of a dwelling site and has now proposed to construct a dwelling house on the land so purchased or (ii) who had availed of the earlier [withdrawal] [Inserted by G.S.R. 954, dated 22.8.1984 (w.e.f. 8.9.1984) and corrected by G.S.R. 287, dated 6.3.1985.][for making initial payment towards the allotment/ purchase of a

house/ flat from any agency as referred to in clause (a) of sub-paragraph (1) above and has now proposed to avail of an [withdrawal] [Inserted by G.S.R. 954, dated 22.8.1984 (w.e.f. 8.9.1984) and corrected by G.S.R. 287, dated 6.3.1985.][for completing the transaction to get the sole ownership of the house/ flat so purchased, or (iii) who had availed of the earlier [withdrawal] [Inserted by G.S.R. 954, dated 22.8.1984 (w.e.f. 8.9.1984) and corrected by G.S.R. 287, dated 6.3.1985.][for construction of a house but could not complete the construction in time due to lack of funds.] [Inserted by G.S.R. 954, dated 22.8.1984 (w.e.f. 8.9.1984) and corrected by G.S.R. 287, dated 6.3.1985.] [Substituted by G.S.R. 81, dated 20.1.1993 (w.e.f. 6.2.1993).][(7-B) A further [withdrawal] [Substituted by G.S.R. 341, dated 9.7.1992 (w.e.f. 25.7.1992).][up to twelve months' basic wages and dearness allowance or member's own share of contribution with interest thereon in his account, whichever is the least, may be granted for addition, alteration, improvement or repair of the dwelling house owned by the member or by the spouse or jointly by the member and the spouse, after ten years of [withdrawal] [Substituted by G.S.R. 341, dated 9.7.1992 (w.e.f. 25.7.1992).][, under sub-paragraph (7).] [Substituted by G.S.R. 341, dated 9.7.1992 (w.e.f. 25.7.1992).][* * *] [Sub-paragraph (8) omitted by G.S.R. 79, dated 25.2.2000 (w.e.f. 4.3.2000).](9)(a) If the [withdrawal] [Substituted by G.S.R. 954, dated 22.8.1984 (w.e.f. 8.9.1984).][granted under this paragraph exceeds the amount actually spent for the purpose for which it was sanctioned, the excess amount shall be refunded by the member to the Fund in one lumpsum within thirty days of the finalisation of the purchase, or the completion of the construction of, or necessary additions, alterations or improvements to a dwelling house, as the case may be. The amount so refunded shall be credited to the employer's share of contributions in the member's account in the Fund to the extent of [withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][granted out of the said share and the balance, if any, shall be credited to the member's share of contributions in his account.(b) In the event of the member not having been allotted a dwelling site/ dwelling house/ flat, or in the event of the cancellation of an allotment made to the member and of the refund of the amount by the agency, referred to in clause (a) of sub-paragraph (1) or in the event of the member not being able to acquire the dwelling site or to purchase the dwelling house/ flat from any individual or to construct the dwelling house, the member shall be liable to refund to the Fund in one lumpsum and in such manner as may be specified by the Commissioner, or where so authorised by the Commissioner, any officer subordinate to him, the amount of [withdrawal][remitted under this paragraph to him or, as the case may be, to the agency referred to in clause (a) of sub-paragraph (1). [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).]The amount so refunded shall be credited to the employer's share of contributions in the member's account in the Fund, to the extent of [withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][granted out of the said share, and the balance, if any, shall be credited to the member's own share of contributions in his account.(10) If the Commissioner, or where so authorised by the Commissioner, any officer subordinate to him is satisfied that the [withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][granted under this paragraph has been utilised for a purpose other than that for which it was granted or that the member refused to accept an allotment or to acquire a dwelling site or that the conditions of [withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][have not been fulfilled or that there is reasonable apprehension that they will not be fulfilled wholly or partly; or that the excess amount will not be refunded in terms of clause (a) of sub-paragraph (9) or that the amount remitted back to the member by any agency referred to in clause (a) of sub-paragraph (1), will not be refunded in terms of clause (b) of sub-paragraph (9), the

Commissioner, or where so authorised by the Commissioner, any officer subordinate to him, shall forthwith take steps to recover the amount due with penal interest thereon at the rate of two per cent per annum from the wages of the member in such number of instalments as the Commissioner, or where so authorised by the Commissioner, any officer subordinate to him, may determine. For the purpose of such recovery the Commissioner or where so authorised by the Commissioner, any officer subordinate to him may direct the employer to deduct such instalment from the wages of the member and on receipt of such direction, the employer shall deduct accordingly. The amount so deducted, shall be remitted by the employer to the Commissioner, or where so authorised by the Commissioner, any officer subordinate to him within such time and in such manner as may be specified in the direction. The amount so refunded, excluding the penal interest, shall be credited to the employer's share of contributions in the member's account in the Fund to the extent of [withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][granted out of the said share and the balance, if any, shall be credited to the member's own share of contributions in his account. The amount of penal interest shall, however, be credited to the [Interest Account] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).]:[Provided that the recovery of withdrawal under sub-paragraph (10) shall be restricted to cases where the recovery has been ordered by the sanctioning authority while the member is in service.] [Inserted by G.S.R. 832, dated 23.10.1987 (w.e.f. 7.11.1987).](11)[Where any [withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][granted under this paragraph has been misused by the member, no further [withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][shall be granted to him under this paragraph within a period of three years from the date of grant of the said [withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).] [or till the full recovery of the amount of the said [withdrawal] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][, with penal interest thereon, whichever is later.] [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).]

68BB. [[Withdrawal] [Inserted by G.S.R. 507(E), dated 29.9.1981 (w.e.f. 5.9.1981).][from the Fund for repayment of loans in special cases. [Inserted by G.S.R. 507(E), dated 29.9.1981 (w.e.f. 5.9.1981).]

(1)(a)The Commissioner or, where so authorised by the Commissioner, any officer subordinate to him, may, on an application from a member, sanction from the amount standing to the credit of the member in the Fund, [withdrawal][for the repayment, wholly or partly, of any outstanding principal and interest of a loan [obtained in the name of the member or spouse of the member or jointly by the member and spouse from a State Government, registered Co-operative Society, State Housing Board, Nationalised Banks, Public Financial Institutions] [Inserted by G.S.R. 507(E), dated 29.9.1981 (w.e.f. 5.9.1981).][, Municipal Corporation or a body similar to the Delhi Development Authority solely for the purposes specified in sub-paragraph (i) of paragraph 68-B.(b)The amount of [withdrawal][shall not exceed the member's basic wages and dearness allowance for [thirty-six months] [Inserted by G.S.R. 507(E), dated 29.9.1981 (w.e.f. 5.9.1981).][or his own share of contributions together with the employer's share of contributions, with interest thereon, in the member's account in the Fund or the amount of outstanding principal and interest of the said loan, whichever is least. [Inserted by G.S.R. 507(E), dated 29.9.1981 (w.e.f. 5.9.1981).](2)No [withdrawal] [Inserted by G.S.R. 507(E), dated 29.9.1981 (w.e.f. 5.9.1981).][shall be sanctioned under this

paragraph unless-(a)the member has completed [ten][years' membership of the Fund; and [Inserted by G.S.R. 507(E), dated 29.9.1981 (w.e.f. 5.9.1981).](b)the member's own share of contributions, with interest thereon, in the amount standing to his credit in the Fund, is one thousand rupees or more; and(c)the member produces a certificate to such other documents, as may be prescribed by the Commissioner, or where so authorised by the Commissioner, any officer subordinate to him, from such agency, indicating the particulars of the members, the loan granted, the outstanding principal and interest of the loan and such other particulars as may be required.(3)The payment of the [withdrawal] [Inserted by G.S.R. 507(E), dated 29.9.1981 (w.e.f. 5.9.1981).][under this paragraph shall be made direct to such agency on receipt of an authorisation from the member in such manner as may be specified by the Commissioner, or where so authorised by the Commissioner, any officer subordinate to him, and in no event the payment shall be made to the member.] [Inserted by G.S.R. 507(E), dated 29.9.1981 (w.e.f. 5.9.1981).]

68BC. [Withdrawal/financing from the Fund for the purchase of a dwelling house/ flat or the construction of a dwelling house including the acquisition of a suitable site by the member. [Inserted by G.S.R. 783(E), dated 3.10.2003 (w.e.f. 6.10.2003).]

(1)Notwithstanding anything contained in paragraph 68-B or 68-BB, where a member desires to purchase a dwelling house/ flat, including a flat in a building owned jointly with others (outright or on hire purchase basis), or for construction of a dwelling house including the acquisition of a suitable site for the purpose, from the Central Government, a State Government, or a Housing Agency under a Housing Scheme as notified by the Central Provident Fund Commissioner from time to time, may apply in such form and in such manner, as may be prescribed by the Commissioner, for withdrawal from the amount standing to the credit of the member in the Fund, and the Commissioner, or where so authorised by the Commissioner, any officer subordinate to him, on receipt of such application may sanction such amount not exceeding the members own share of contributions with interest thereon (and the employers share of contributions with interest thereon to his credit) or the cost of the acquisition of the proposed property whichever is less by debiting to the members account:Provided that no withdrawal under this paragraph shall be granted unless-(i)the member has completed five years membership of the Fund; and(ii)the share of contributions with interest thereon in the amount standing to the credit in the Fund of the member/ or together with the spouse who is also a member, is not less than twenty thousand rupees:Provided further that the Commissioner may, on sufficient grounds being shown through an application from a member in this regard, reduce the period as stipulated in (i) above to three years for withdrawal from the amount standing to the credit of the member in the Fund, for the repayment, wholly or partly, of any outstanding principal and/ or interest of a loan obtained in the name of the member or spouse of the member or jointly by the member and spouse from any Government or a Housing Agency under Housing Scheme so notified, solely for the purposes specified in this proviso and the Commissioner, or where so authorised by the Commissioner, any officer subordinate to him, on receipt of such application may sanction such amount not exceeding the member's own share of contributions with interest thereon along with with the employers share of contributions with interest thereon, or the amount requested by the member or the outstanding balance in the loan

account, whichever is less, by debiting to the members account: Provided also that, where a member desires that monthly instalments for the repayment, wholly or partly, of any outstanding principal and/ or interest of a loan obtained in the name of the member or spouse of the member or jointly by the member and spouse, solely for the purposes specified in this proviso, may be paid from the amount standing to the credit of the member in the Fund, he may apply in such form and in such manner, as may be prescribed by the Commissioner and on receipt of such an application, the Commissioner or where so authorised by the Commissioner, any other officer subordinate to him may make payment by the 15th of each month on behalf of the member to the Government or a Housing Agency concerned, as the case may be: Provided also that when the membership of the member ceases to exist, or, where the amount standing in the credit of the member's account is not sufficient to pay the monthly instalment for any month, the Commissioner or where so authorised by the Commissioner any other officer subordinate to him shall not be liable to pay the monthly instalment or any late fee and/ or interest, if any monthly instalment could not be remitted in time. (2) The withdrawal or finance for the purchase of a dwelling house/ flat or a dwelling site or construction of a dwelling house, under sub-paragraph (1) and proviso thereunder, shall not be made to the member in any event and shall be made direct to the Government or Housing Agency concerned only, as the case may be, in one or more instalments, as may be authorised by the member. (3) No further withdrawal under sub-paragraph (1) above shall be admissible to a member unless he has discharged his liability towards the existing loan. (4) (a) If the withdrawal or finance granted under this paragraph exceeds the amount actually spent for the purpose for which it was sanctioned, the excess amount shall be refunded by the member to the Fund in one lump sum within thirty days of the finalisation of the purchase, or the completion of the construction of, or necessary additions or alternations to a dwelling house/ flat, as the case may be. (b) The amount so refunded under sub-paragraph (a) shall be credited to the employer's share of contributions in the members account in the Fund to the extent of withdrawal granted out of the said share and the balance, if any, shall be credited to the member's share of contributions in his account. (c) In the event of the member not having been allotted a dwelling site/ dwelling house/ flat or in the event of the cancellation of an allotment made to the member by the Government or the Housing Agency, referred to in sub-paragraph (1) above, then the Government or the said Housing Agency, to which the amount so withdrawn has been given shall be liable to refund the amount to the Fund in one lumpsum in such manner as may be specified by the Commissioner, within a period not exceeding fifteen days from the date of such cancellation or non-allotment. (d) The amount so refunded under clause (c) shall be credited to the employer's share of contributions in the members account in the Fund, to the extent of withdrawal granted out of the said share, and the balance, if any, shall be credited to members own share of contributions in his account. (5) The Commissioner or where so authorised by the Commissioner any officer subordinate to him has reason to believe that the amount remitted to the Housing Agency under the Housing Scheme under this paragraph has been misutilised and will not be refunded, he shall forthwith take steps to recover the amount due with interest including penal interest thereon at the rate to be notified by the Commissioner from time to time and the amount so recovered shall be credited to member's account in the Fund to the extent of withdrawal granted out of the said account and interest thereon and the remaining amount, if any shall be credited to Administrative Account. (6) The Commissioner may notify such Housing Agency be debarred from participation in the Housing Scheme.]

68BD. [Withdrawal of, and financing from, the Fund for purchase of dwelling house or flat or the construction of a dwelling house. [Inserted by Notification No. G.S.R. 351(E), dated 12.4.2017 (w.e.f. 2.9.1952).]

(1)Notwithstanding anything contained in paragraph 68B or 68BB or 68BC, where a member of the Fund, who,-(a)being a member of a cooperative society or a society registered for housing purpose under any law for the time being in force and such society has at least ten members of the Fund, and(b)desires to purchase a dwelling house or flat including flat in a building owned jointly with others, outright or on hire-purchase basis, or for construction of a dwelling house including the acquisition of a suitable site for the purpose, from the Central Government, a State Government, or any housing agency under any housing scheme or any promoter or builder for the members,may apply in such form and in such manner, as may be prescribed by the Commissioner, for withdrawal from the amount standing to the credit of the member in the Fund.(2)The Commissioner, or any other officer subordinate to him where so authorised by the Commissioner, on receipt of such application may, sanction such amount not exceeding the member's own share of contribution with interest thereon and the employer's share of contribution with interest thereon to his credit or the cost of the acquisition of the proposed property whichever is less by debiting to the member's account:Provided that the amount of the withdrawal shall not exceed ninety per cent of the employer's share of contribution and interest thereon and employee's share of contribution and interest thereon:Provided further that the member and the society as the case may be, shall be, liable in accordance with the terms of the agreement with the housing agency or builder or promoter and the Commissioner shall not be responsible or liable or make himself liable for the act of the parties to the agreement.(3)No withdrawal under this paragraph shall be granted-(i)unless the member has membership of the Fund for at least three years;(ii)more than once;(iii)unless the share of contribution with interest thereon in the amount standing to the credit in the Fund of the member/ or together with the spouse who is also a member, is not less than twenty thousand rupees:(4)Where a member desires and authorises that monthly installment for the repayment, wholly or partly, of any outstanding principal or interest of a loan obtained in the name of the member or spouse of the member or jointly by the member and spouse may be paid from the amount standing to the credit of the member in the Fund, and payment may be made on behalf of the member to the Government or a housing agency or primary lending agency or bank concerned as the case may be:Provided that when the membership of the member ceases to exist, or, where the amount standing to in the credit of the member's account is not sufficient to pay the monthly installment for any month, the Commissioner or where so authorized by the Commissioner any other officer subordinate to him shall not be liable to pay the monthly installment or any late fee or interest or other such charges.(5)The withdrawal for the purchase of a dwelling house or flat or a dwelling site or construction of a dwelling house, under sub-paragraphs (1) and (2), shall not be made to the member in any event and shall be made direct to the Cooperative Society, Central Government, a State Government, or any Housing Agency under any Housing Scheme or any promoter or builders as the case may be, in one or more installments, as may be authorized by the member.(6)(a)If the withdrawal or finance granted under this paragraph exceeds the amount actually spent for the purpose for which it was sanctioned, the excess amount shall be refunded by the member to the Fund in one lump sum within thirty days of the finalization of the purchase, or the completion of the construction of, or necessary additions or alterations to a dwelling house or

flat, as the case may be;(b)The amount so refunded under sub-paragraph (a) shall be credited to the employer's share of contribution in the member's account in the Fund to the extent of withdrawal granted out of the said share and the balance, if any, shall be credited to the member's share of contribution in his account;(c)In the event of the member failing to get allotted a dwelling site or dwelling house or flat or in the event of the cancellation of an allotment made to the member by the Cooperative Society, the Central Government, a State Government, or any Housing Agency under any Housing Scheme or any promoter or builders to which the amount so withdrawn has been given the member shall be liable to ensure the refund of the amount to the Fund in one lump sum in such manner as may be specified by the Commissioner, within a period not exceeding fifteen days from the date of such cancellation or non-allotment;(d)The amount so refunded under clause (c) shall be credited to the employer's share of contributions in the members account in the Fund, to the extent of withdrawal granted out of the said share, and the balance, if any, shall be credited to member's own share of contributions in his account.][* * *] [Paragraph 68-C omitted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).][* * *] [Paragraph 68-D omitted by G.S.R. 832, dated 23.10.1987 (w.e.f. 7.11.1987). Earlier it was substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).]

68E. [Computation of period of membership. [Substituted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).]

- In computing the period of membership of the Fund of a member under paragraphs 68-B, 68-BB and 68-K, his total service exclusive of periods 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:Provided that the member has not severed his membership by withdrawal of his provident fund during such period.][* * *] [Paragraph 68-F, 68-G and 68-GG omitted by G.S.R. 549(E), dated 3.10.1981 (w.e.f. 3.10.1981).]

68H. Grant of advances in special cases.

- [(1) In case a factory or other establishment has been locked up or closed down for more than fifteen days and its employees are rendered unemployed without any compensation or in case an employee does not receive his wages for a continuous period of two months or more, these being for reasons other than a strike, the Commissioner or where so authorised by the Commissioner, any officer subordinate to him may on an application from an employee, who is a member of the Fund, in such form as may be prescribed, authorise payment to him, of one or more non-recoverable advances from his provident fund account not exceeding his own total contributions including interest thereon up to the date the payment has been authorised.] [Substituted by G.S.R. 321, dated 4.4.1983 (w.e.f. 16.4.1983).][(1-A) In case a provident fund member is discharged or dismissed or retrenched by the employer and such discharge or dismissal or retrenchment is challenged by the member and the cases are pending in a Court of law, an officer not below the rank of Assistant Provident Fund Commissioner may, on an application from the member in such form as may be prescribed, authorise payment to him of one or more non-recoverable advances from his provident fund account not exceeding 50 per cent. of his own share of contribution with interest thereon

standing to his credit in the Fund on the date of such authorisation.] [Inserted by G.S.R. 421, dated 12.5.1988 (w.e.f. 21.5.1988).](2)[[(a) In case the factory or other establishment continues to remain locked up or closed down for more than six months, the Commissioner, or where so authorised by the Commissioner, any officer subordinate to him, on being satisfied that a member who has already been granted one or more non-recoverable advances from his provident fund account under sub-paragraph (1) still continues to be unemployed and no compensation is likely to be paid to him at an early date, may, on receipt of an application therefor in such form as may be prescribed in this behalf, authorise payment to the member of one or more recoverable advances from his provident fund account up to the extent of 100 per cent. of the employees' total contribution including interest thereon up to the date on which the payment has been authorised:] [Inserted by G.S.R. 1900, dated 16.10.1968.][Provided that if the factory or establishment in which the member is employed remains closed for more than five years for reasons other than strike, recoverable advance may be converted into non-recoverable advance on receipt of a request in writing from the member concerned.] [Inserted by G.S.R. 341, dated 9.7.1992 (w.e.f. 25.7.1992).](b)[The advance granted under clause (a) shall be interest-free. [Inserted by G.S.R. 1900, dated 16.10.1968.](c)The advance granted under clause (a) shall be recovered by deductions from the wages of the member in such instalments [subject to a maximum of thirty-six instalments][as may be determined by the Commissioner [or, where so authorised by the Commissioner, any officer subordinate to him] [Inserted by G.S.R. 1900, dated 16.10.1968.][. The recovery shall commence from the first wages paid to the member immediately after the re-start of the factory or establishment. [Inserted by G.S.R. 1900, dated 16.10.1968.](d)The employer shall remit the amount so deducted to the Fund within such time and in such manner as may be specified by the Commissioner [or where so authorised by the Commissioner, any officer subordinate to him][. The amount on receipt, shall be credited to the member's account in the Fund.] [Inserted by G.S.R. 1900, dated 16.10.1968.][Explanation - For the purpose of grant of advance under this paragraph, the establishment may be closed legally, illegally, with permission or without permission, so long as the establishment is closed.] [Inserted by G.S.R. 221, dated 15.3.1990 (w.r.e.f. 1.1.1990).][* * *] [Paragraph 68-I omitted by G.S.R. 1103, dated 6.7.1976.]

68HH. [Non-refundable advance to a member in case of continuous un-employment for a period of not less than one month. [Inserted by Notification No. G.S.R. 1182(E), dated 6.12.2018 (w.e.f. 2.9.1952).]

- The Commissioner or, where so authorised by the Commissioner, any other officer subordinate to him, may permit a member, on ceasing to be an employee in any factory or establishment to which the Act applies, a non-refundable advance upto seventy-five percent of the amount standing to his credit in the Fund, if he has not been employed in any factory or other establishment for a continuous period of not less than one month immediately preceding the date on which he makes an application for such non-refundable advance.]

68J. [Advance from the Fund for illness in certain cases. [Added by G.S.R. 126, dated 16.1.1964.]

(1) A member may be allowed non-refundable advance from his account in the Fund in cases of-(a) hospitalisation lasting for one month or more, or (b) major surgical operation in a hospital, or (c) suffering from T.B., leprosy, [paralysis, cancer, mental derangement or heart ailment] [and having been granted leave by his employer for treatment of the said illness. [Added by G.S.R. 126, dated 16.1.1964.]][* * *]

(2) [The advance shall be granted if-(a) the employer certifies that the Employees' State Insurance Scheme facility and benefits thereunder are not actually available to the member or the member produces 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 (b) a doctor of the hospital certifies that a surgical operation or, as the case may be, hospitalisation for one month or more had or has become necessary [or a registered medical practitioner, or in the case of a mental derangement or heart ailment, a specialist certifies that the member is suffering from T.B., leprosy, paralysis, cancer, mental derangement or heart ailment.]] [Substituted by G.S.R. 48, dated 23.12.1968.]

[* * *] [Proviso omitted by G.S.R. 1858, dated 30.11.1968.] (3) [A member may be allowed non-refundable advance from his account in the Fund for the treatment of a member of his family who has been hospitalised, or requires hospitalisation, for one month or more-(a) for a major surgical operation, or (b) for the treatment of T.B., leprosy, [paralysis, cancer, mental derangement or heart ailment]:[* * *] [[Omitted 'Provided that no such advance shall be granted to a member unless he has produced-(i) a certificate from a doctor of the hospital that the patient has been hospitalised or requires hospitalisation for one month or more, or that a major surgical operation had or has become necessary, and (ii) a certificate from his employer that the Employees' State Insurance Scheme facility and benefits are not available to him for the treatment of the patient.' by Notification No. G.S.R. 404 (E), dated 25.4.2017 (w.e.f. 2.9.1952).]] [Substituted by G.S.R. 48, dated 23.12.1968.] (4) [The amount advanced under this paragraph shall not exceed the member's basic wages [and dearness allowance] [Substituted by G.S.R. 48, dated 23.12.1968.]] [for [six] [Substituted by G.S.R. 48, dated 23.12.1968.]] [months or his own share of contribution with interest in the Fund, whichever is less.] [Substituted by G.S.R. 48, dated 23.12.1968.]] [* * *] [Sub-paragraph (5) omitted by G.S.R. 496(E), dated 27.8.1981 (w.e.f. 27.8.1981). Earlier it was inserted by G.S.R. 48, dated 23.12.1968.] (6) [No advance shall be granted to the member under sub-paragraph (1) or sub-paragraph (3) unless he produces a self-declaration to that effect.] [Substituted by Notification No. G.S.R. 404 (E), dated 25.4.2017 (w.e.f. 2.9.1952).]

68K. [Advance from the Fund for marriages or post-matriculation education of children] [Inserted by G.S.R. 1922, dated 21.7.1969.].

- [(1) The Commissioner or where so authorised by the Commissioner, an officer subordinate to him may, on an application from a member, authorise payment to him or her of a non-refundable advance from his or her provident fund account not exceeding fifty per cent of his or her own share of contribution with interest thereon, standing to his or her credit in the Fund, on the date of such authorisation, for his or her own marriage, the marriage of his or her daughter, son, sister or brother or for the post-matriculation education of his or her son or daughter.] [Substituted by G.S.R. 496(E), dated 27.8.1981 (w.e.f. 27.8.1981).] (2) [No advance under this paragraph shall be

sanctioned to a member unless-(a)he has completed seven years' membership of the fund; and(b)the amount of [his own share of contributions][with interest thereon standing to his credit in the Fund is rupees one thousand or more.] [Substituted by G.S.R. 1103, dated 6.7.1976.](3)[Not more than [three] [Substituted by G.S.R. 1095, dated 27.9.1974.] [advances] [Substituted by G.S.R. 1095, dated 27.9.1974.] [shall be admissible to a member under this paragraph.] [Substituted by G.S.R. 1095, dated 27.9.1974.] [Substituted by G.S.R. 1103, dated 6.7.1976.][* * *] [Sub-paragraph (4) omitted by G.S.R. 832, dated 23.10.1987 (w.e.f. 7.11.1988). Earlier it was substituted by G.S.R. 496(E), dated 27.8.1981 (w.e.f. 27.8.1981).]

68L. [Grant of advances in abnormal conditions. [Inserted by G.S.R. 2686, dated 20.11.1969.]

(1)The Commissioner [or, where so authorised by the Commissioner, any officer subordinate to him,][may, on an application from a member whose property, movable or immovable, has been damaged by a calamity of exceptional nature, such as floods, earthquakes or riots, authorise payment to him from the provident fund account, a non-refundable advance, of [rupees five thousand] [Inserted by G.S.R. 2686, dated 20.11.1969.][or fifty per cent. of his own total contributions including interest thereon standing to his credit on the date of such authorisation, whichever is less, to meet any unforeseen expenditure:[* * *] [Inserted by G.S.R. 2686, dated 20.11.1969.](2)[No advance under sub-paragraph (1) shall be paid unless-(i)the State Government has declared that the calamity has affected the general public in the area;(ii)the member produces a certificate from an appropriate authority to the effect that his property (movable or immovable) has been damaged as a result of the calamity;] and(iii)[the application for advance is made within a period of 4 months from the date of declaration referred to in sub-para (i).] [Inserted by G.S.R. 1118, dated 21.8.1979 (w.e.f. 1.9.1979).]

68M. [Grant of advance to members affected by cut in the supply of electricity. [Inserted by G.S.R. 552, dated 10.5.1973 (w.e.f. 26.5.1973).]

- A member may be allowed a non-refundable advance from his account in the Fund, if there is a cut in the supply of electricity to a factory or establishment in which he is employed on the following conditions, namely:-(a)[The advance may be granted only to a member whose total wages for any one month commencing from the month of January, 1973 were three-fourths or less than three-fourths of wages for a month.](b)[The advance shall be restricted to the amount of wages for a month or [Rs. 300] [Inserted by G.S.R. 552, dated 10.5.1973 (w.e.f. 26.5.1973).][or the amount standing to the credit of the member in the fund as his own share of contribution with interest thereon, whichever is less. [Inserted by G.S.R. 552, dated 10.5.1973 (w.e.f. 26.5.1973).](c)No advance shall be paid unless the State Government certify that the cut in the supply of electricity was enforced in the area in which the factory or establishment is located and the employer certifies that the fall in the member's pay was due to cut in the supply of electricity.(d)Only one advance shall be admissible under this paragraph.Explanation - "Wages" means, for the purposes of this paragraph, basic wages and dearness allowance excluding lay-off compensation, if any.] [Substituted by G.S.R. 1103, dated 6.7.1976.]

68N. [Grant of advance to members who are physically handicapped. [Inserted by G.S.R. 625(E), dated 30.11.1981 (w.e.f. 1.12.1981).]

(1)A member, 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.(2)[No advance shall be paid to the member under sub-paragraph (1) unless he produces a self declaration to that effect.](3)The amount advanced under this paragraph shall not exceed the member's basic wages and dearness allowance for six months or his own share of contributions with interest thereon or the cost of the equipment, whichever is the least.(4)No second advance under this paragraph shall be allowed within a period of three years from the date of payment of an advance allowed under this paragraph.]

68NN. [Withdrawal within one year before the retirement. [Inserted by G.S.R. 283, dated 2.2.1996 (w.e.f. 6.7.1996).]

- The Commissioner, or, where so authorised by the Commissioner, any officer subordinate to him, may, on an application from a member in such form as may be prescribed, permit withdrawal of up to 90 per cent. of the amount standing at his credit, at any time after attainment of the age of 54 years by the member or within one year before his actual retirement, or superannuation, whichever is later.]

68NNN. [Option for withdrawal at the age of 55 years for investment in Varishtha Pension Bima Yojana. [Inserted by S.O. 340(E), dated 4.3.2004 (w.e.f. 4.3.2004).]

- The Commissioner, or where so authorised by the Commissioner, any officer subordinate to him, may, on an application from a member in such form as may be prescribed, permit withdrawal of up to 90 per cent of the amount standing at his credit at any time after attaining the age of 55 years by the member, to be transferred to the Life Insurance Corporation of India for investment in Varishtha Pension Bima Yojana.]

68NNNN. [Option for withdrawal on cessation of employment. [Inserted by Notification No. G.S.R. 158(E), dated 10.2.2016 (w.e.f. 2.9.1952).]

(1)The Central Board, or where so authorised by the Central Board, the Commissioner, or any officer subordinate to him, may, on an application made by a member in such form as may be specified, authorise payment to him from his provident fund account not exceeding his own total contribution including interest thereon up to the date the payment has been authorised on ceasing to be an employee in any establishment to which the Act applies.(2)The member making an application for withdrawal under sub-paragraph (1) shall not be employed in any factory or other establishment, to which the Act applies, for a continuous period of not less than two months immediately preceding the date on which such application is made:Provided that the requirement of two months' period

referred to in sub-paragraph (2) shall not apply in cases of female members resigning from the services of the establishment for the purpose of getting married or on account of pregnancy or child birth.]

68O. [Payment of withdrawal or advance. [Inserted by G.S.R. 832, dated 23.10.1987 (w.e.f. 7.11.1987).]

- The payment of withdrawal or advance under paragraphs 68-B, [* * *][68-H, 68-J, 68-K, 68-L, 68-M, [68-N, 68-NN, 68-NNN and 68-NNNN] [Inserted by G.S.R. 832, dated 23.10.1987 (w.e.f. 7.11.1987).][of the Scheme may be made, at the option of the member-(i)by postal money order, or(ii)by deposit in the payee's bank account in any Scheduled Bank or in Co-operative Bank (including the Urban Co-operative Bank) or any post office, or(iii)through the employer.]

69. [Circumstances in which accumulations in the Fund are payable to a member. [Substituted by S.R.O. 2706, dated 17.8.1957 (w.e.f. 24.8.1957).]

(1)A member may withdraw the full amount standing to his credit in the Fund-(a)on retirement from service after attaining the age of [58 years]:[Provided that a member, who has not attained the age of [58 years] [Added by G.S.R. 1044, dated 23.10.1958 (1.11.1958).] at the time of termination of his service, shall also be entitled to withdraw the full amount standing to his credit in the Fund if he attains the age of [58 years] [Substituted '55 years' by Notification No. G.S.R. 158(E), dated 10.2.2016 (w.e.f. 2.9.1952).] before the payment is authorised;] [Inserted by G.S.R. 832, dated 23.10.1987 (w.e.f. 7.11.1987).](b)[on retirement on account of permanent and total incapacity for work due to bodily or mental infirmity duly certified by the medical officer of the establishment or where an establishment has not regular medical officer, by a registered medical practitioner designated by the establishment;] [Substituted by G.S.R. 350, dated 26.2.1966.](c)[immediately before migration from India for permanent settlement abroad or for taking employment abroad; [Inserted by S.O. 340(E), dated 4.3.2004 (w.e.f. 4.3.2004).](d)[on termination of service in the case of mass or individual retrenchment:[* * *](dd)[on termination of service under a voluntary scheme of retirement framed by the employer and the employees under a mutual agreement specifying, inter alia , that notwithstanding the provisions contained in sub-clause (a) of clause (oo) of section 2 of the Industrial Disputes Act, 1947 (14 of 1947), excluding voluntary retirements from the scope of definition of "retrenchment" such voluntary retirements shall for the purpose be treated as retrenchments by mutual consent of the parties;] [Added by G.S.R. 63, dated 9.1.1973.][* * *] [Clause (e) Omitted by Notification No. G.S.R. 158(E), dated 10.2.2016 (w.e.f. 2.9.1952).][* * *] [Clause (f) omitted by G.S.R. 341, dated 18.3.1974.](1-A) For the purpose of clause (b) of sub-paragraph (1)-(i)where an establishment has been closed, the certificate of any registered medical practitioner may be accepted;(ii)where there is no medical officer in the establishment, the employer shall designate a registered medical practitioner stationed in the vicinity of the establishment; or(iii)where the establishment is covered by the Employees' State Insurance Scheme, medical certificate from a medical officer of the Employees' State Insurance Dispensary with which or from the Insurance Medical Practitioner with whom, the employee is registered under that Scheme, shall be produced:Provided that where by mutual agreement of employers and employees,

a Medical Board exists for any establishment or a group of establishments, certificate issued by such Medical Board may also be accepted for the purpose of this paragraph: Provided further that it shall be open to the Regional Commissioner to demand from the member a fresh certificate from a Civil Surgeon or any doctor acting on his behalf where the original certificate produced by him gives rise to suspicion regarding its genuineness: Provided further the entire fee of the Civil Surgeon or any doctor acting in his behalf shall be paid from the Fund in case the findings of the Civil Surgeon or any doctor acting on his behalf agree with the original certificate and that where such findings do not agree with the original certificate, only half of the fee shall be paid from the Fund and the remaining half shall be debited to the member's account; (iv) A member suffering from tuberculosis or 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.] [Inserted by G.S.R. 350, dated 26.2.1966.][* * *] [Sub-paragraph (2) Omitted by Notification No. G.S.R. 158(E), dated 10.2.2016 (w.e.f. 2.9.1952).][* * *] [Sub-paragraph (3) omitted by G.S.R. 221, dated 15.3.1990 (w.r.e.f. 1.1.1990).][* * *] [Sub-paragraph (4) omitted by G.S.R. 1501, dated 6.11.1962.][* * *] [Sub-paragraph (5) Omitted by Notification No. G.S.R. 158(E), dated 10.2.2016 (w.e.f. 2.9.1952).][* * *] [Sub-paragraph (6) and Explanation omitted by G.S.R. 221, dated 15.3.1990 (w.r.e.f. 1.1.1990).][* * *] [Sub-paragraph (6) and Explanation omitted by G.S.R. 221, dated 15.3.1990 (w.r.e.f. 1.1.1990).]

70. Accumulations of a deceased member-To whom payable.

- On the death of a member before the amount standing to his credit has become payable, or where the amount has become payable before payment has been made-(i) if a nomination made by the member in accordance with paragraph 61 subsists, the amount standing to his credit in the Fund or that part thereof to which the nomination relates, shall become payable to his nominee or nominees in accordance with such nomination; or (ii) if no nomination subsists or if the nomination relates only to a part of the amount standing to his credit in the Fund, 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 member and had not attained the age of majority at the time of the member's death; (iii) in any case, to which the provisions of clauses (i) and (ii) do not apply the whole amount shall be payable to the person legally entitled to it. Explanation - For the purpose of this paragraph a member's posthumous child, if born alive, shall be treated in the same way as a surviving child born before the member's death.

70A. [Payment of provident fund accumulations in the case of a person charged with the offence of murder. [Inserted by G.S.R. 341, dated 9.7.1992 (w.e.f. 25.7.1992).]

(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 paragraph 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. [* * *] [Paragraph 71 omitted by G.S.R. 707, dated 4.5.1976 (w.e.f. 22.5.1976).]

72. Payment of provident fund.

(1) When the amount standing to the credit of a member [* * *] [Certain words omitted by G.S.R. 221, dated 15.3.1990 (w.r.e.f. 1.1.1990).] becomes payable, it shall be the duty of the Commissioner to make prompt payment as provided in this Scheme, [* * *] [Certain words omitted by G.S.R. 1415, dated 24.9.1964.]. In case there is no nominee in accordance with this Scheme [or there is no person entitled to receive such amount under sub-paragraph (ii) of paragraph 70] [Inserted by G.S.R. 473, dated 14.3.1977 (w.e.f. 2.4.1977).], the Commissioner may, if the amount to the credit of the Fund does not exceed [Rs. 10,000] [Substituted by G.S.R. 473, dated 14.3.1977 (w.e.f. 2.4.1977).] and if satisfied after enquiry about the title of the claimant, pay such amount to the claimant. (2) If any portion of the amount, which has become payable, is in dispute or doubt, the Commissioner shall make prompt payment of that portion of the amount in regard to which there is no dispute or doubt, the balance being adjusted as soon as may be possible. (3) [If the person to whom any amount is to be paid under this Scheme is a minor for whose estate a guardian under the Guardians and Wards Act, 1890 (8 of 1890) has been appointed, the payment shall be made to such guardian. Where no guardian under the Guardians and Wards Act, 1890 (8 of 1890) has been appointed, the payment shall be made to the guardian, if any, appointed under sub-paragraph (4-A) of paragraph 61. Where no guardian under the Guardians and Wards Act, 1890 (8 of 1890), or under sub-paragraph (4-A) of paragraph 61 has been appointed, the payment shall be made to the natural guardian and in the absence of a natural guardian, to such person as the Commissioner, [where the amount does not exceed [Rs. 20,000] [Substituted by G.S.R. 1707, dated 17.11.1965.]] [or the Chairman of the Central Board, if the amount exceeds [Rs. 20,000] [Substituted by G.S.R. 473, dated 14.3.1977 (w.e.f. 2.4.1977).]] [Inserted by G.S.R. 350, dated 26.2.1966.], considers to be the proper person representing the minor and the receipt of such person for the amount paid shall be a sufficient discharge thereof [* * *] [Substituted by G.S.R. 1707, dated 17.11.1965.]. [(3-A) If the person to whom any amount is to be paid under this Scheme is a lunatic for whose estate a manager under the Indian Lunacy Act, 1912 (4 of 1912), has been appointed, the payment shall be made to such manager. If no such manager has been appointed, the payment shall be made to the natural guardian of the lunatic and in the absence of any such natural guardian, to such person as the Commissioner, [where the amount does not exceed [Rs. 20,000] [Substituted by G.S.R. 1707, dated 17.11.1965.]] [or the Chairman of the Central Board, if the amount exceeds [Rs. 20,000] [Substituted by G.S.R. 473, dated 14.3.1977 (w.e.f. 2.4.1977).]], [considers to be the proper person representing the minor and the receipt of such person for the amount paid shall be a sufficient discharge thereof [* * *]

[Substituted by G.S.R. 1707, dated 17.11.1965.](4)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. If subsequently no child is born or the child is still born, the amount retained shall be distributed in accordance with the provisions of paragraph 70.(5)[(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 clauses (a) to (dd) of sub-paragraph (1) [* * *] [Substituted by G.S.R. 141, dated 28.1.1982 (w.e.f. 6.2.1982).][of paragraph 69, duly filled in and attested and to forward the said application [within five days of its receipt] [Substituted by G.S.R. 141, dated 28.1.1982 (w.e.f. 6.2.1982).][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 cases 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 the member, for submission, on completion of the period specified in [* * *] [Substituted by G.S.R. 141, dated 28.1.1982 (w.e.f. 6.2.1982).][sub-paragraph (2) of paragraph 69, [provided the member continues to remain unemployed in a factory or other establishment to which the Act applies] [Substituted by G.S.R. 141, dated 28.1.1982 (w.e.f. 6.2.1982).], [either through post or in person with proper identification, to the Commissioner or any other officer authorised by him in this behalf. [Substituted by G.S.R. 141, dated 28.1.1982 (w.e.f. 6.2.1982).](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. [Substituted by G.S.R. 141, dated 28.1.1982 (w.e.f. 6.2.1982).](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.](e)[The payment may be made to the person, to whom payment is to be made, through electronic or digital funds transfer system of any Scheduled commercial bank or any post office.] [Substituted by Notification No. G.S.R. 436(E), dated 4.5.2017 (w.e.f. 2.9.1952).][Provided that the Provident Fund amount payable by postal money order shall be to the extent of maximum Rs. 2,000. Any payment of benefit above Rs. 2,000 under the scheme shall be remitted through cheque only. Where the amount payable by postal money order exceeds Rs. 500 it shall be remitted at the cost of the payee.] [Substituted by G.S.R. 79, dated 25.2.2000 (w.e.f. 4.3.2000). Earlier it was added by G.S.R. 449, dated 31.4.1983 (w.e.f. 13.6.1983).](f)[Every employer shall, at the time when an employee joins the service, be required to get the application for transfer of provident fund in cases specified in sub-paragraphs (1) and (2) of paragraph 57, duly filled in and attested, and, to forward the said application within five days of its receipt to the Commissioner or any other officer authorised by him in this behalf.][Provided that notwithstanding anything contained in this sub-paragraph, the Central Provident Fund Commissioner may permit a member to submit by him in this regard, directly to the Commissioner.] [Inserted by Notification No. G.S.R. 25 (E), dated 14.1.2016 (w.e.f. 2.9.1952).](6)[Any amount becoming due to a member as a result of: (i) supplementary contribution from the employer in respect of leave wages, arrears of pay, instalment of arrears contribution received in respect of a member whose claim has been settled on account but

which could not be remitted for want of latest address, or (ii) accumulation in respect of any member who has either [retired from service after attaining age of fifty-five years or migrated abroad permanently] [Inserted by G.S.R. 1415, dated 24.9.1964.] or died, but no claim has been preferred within a period of three years from the date it becomes payable, or if any amount remitted to a person is received back undelivered, and it is not claimed again within a period of three years from the date it becomes payable shall be transferred to an account to be called the ["Inoperative Account"] [Substituted by G.S.R. 228(E), dated 22.3.2007 (w.e.f. 22.3.2007).]: Provided that in the case of a claim for the payment of the said balance, the amount shall be paid by debiting the ["Inoperative Account"] [Substituted by G.S.R. 228(E), dated 22.3.2007 (w.e.f. 22.3.2007).].] [Inserted by Notification No. G.S.R. 336 (E) dated 4.5.2012 (w.e.f. 2.9.1952)] [Provided further that if any amount becoming due to a member, as a result of supplementary contributions on account of litigation or default by the establishment or a claim which has been settled but is received back undelivered not attributable to the member, shall not be transferred to the inoperative account.] [Inserted by Notification No. G.S.R. 1065 (E), dated 11.11.2016 (w.e.f. 2.9.1952).](7) [The claims, complete in all respects submitted along with the requisite documents shall be settled and benefit amount paid to the beneficiaries within 30 days 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 30 days from the date of receipt of such application. In case the Commissioner fails without sufficient cause to settle a claim complete in all respects within [20 days] [Inserted by Noti, No. H-11016/24/97-SS.II, dated 26.8.1997.], 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.] [Substituted by G.S.R. 141, dated 28.1.1982 (w.e.f. 6.2.1982).]

73. Annual statement of member's account.

(1) As soon as possible after the close of each period of currency of contribution card the Commissioner shall send to each member through the employer of the [factory or other establishment] [Substituted by S.R.O. 1363, dated 26.4.1957.] in which he was last employed a statement of his account in the Fund showing the opening balance at the beginning of the period, amount contributed during the year, the total amount of interest credited at the end of the period or debited in the period and the closing balance at the end of the period. (2) Members should satisfy themselves as to the correctness of the annual statement and any error should be brought to the notice of the Commissioner within six months of the receipt of the statement. [* * *] [[Paragraph 73-A omitted by G.S.R. 725, dated 16.4.1963. Earlier paragraph

73.

-A was inserted by G.S.R. 1467, dated 2.12.1960 (w.e.f. 10.12.1960).]] Chapter-IX Miscellaneous

74. [Annual report on the work and activities of the Board and its audited accounts. [Substituted by G.S.R. 54, dated 12.1.1990 (w.e.f. 27.1.1990).]

(1)The annual report on the work and activities of the Central Board and its audited accounts together with the report of Comptroller and Auditor-General of India shall be considered by the Executive Committee and shall be placed for adoption at a meeting of the Board to be held before the tenth of December following the close of the financial year concerned:Provided that if the report of the Comptroller and Auditor-General is not received by the first of December following the close of the financial year to which it pertains, the audited accounts together with report of the Comptroller and Auditor-General may be placed before the Executive Committee/ Board separately from the annual report on the work and activities of the Board.(2)The annual report on the work and activities of the Board and the audited accounts of the Board together with the report of the Comptroller and Auditor-General of India, as adopted by the Board, shall be authenticated by affixing the common seal of the Board and four copies thereof together with the comments of the Board on the report of the Comptroller and Auditor-General shall be submitted to the Central Government not later than twentieth of December following the close of the financial year concerned for being placed before Parliament:Provided that if the report of the Comptroller and Auditor-General is not received, by the first of December following the close of the financial year to which it pertains, the audited accounts together with the report of the Comptroller and Auditor-General and the comments of the Board thereon shall be submitted to the Central Government separately from the annual report on the work and activities of the Board.]

75. Issue of copies of member's accounts, annual reports, etc.

- The Commissioner shall furnish copies of the member's account and of the annual reports of the Fund to any employer or member on written application and on payment of such fees and subject to such conditions as may be specified by the Central Board in this behalf.

76. [Punishment for failure to pay contribution, etc. [Amended by G.S.R. 30, dated 11.3.1974.]

- 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 document required by this Scheme or submits a false return, statement or other document, 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 requirement of this Scheme, 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.]
[Amended by G.S.R. 30, dated 11.3.1974.]

77. Conduct of business of the Central Board

(1)All orders and other instruments shall be made and executed in the name of the Central Board and shall be authenticated by such person and in such manner as the Central Board may specify.(2)All contracts and assurances of property shall be expressed to be made by the Central

Board and shall be executed on behalf of the Central Board by the Commissioner.

78. Power to issue directions

(1)The Central Government may, from time to time, issue such directions to State Governments, the Central Board or any other authority, under this Act or Scheme as it may consider necessary for the proper implementation of the Scheme or for the purpose of removing any difficulty which may arise in the administration thereof including difficulties in the matter of payment of accumulations in the Fund to members after they cease to be such members.[* * *] [Sub-paragraph (2) omitted by G.S.R. 1845, dated 28.11.1963.](3)The authority to whom any directions are issued under this paragraph shall comply with such directions.

79. [Special provisions relating to factories and other establishments in respect of which applications for exemption are received [Substituted by S.R.O. 1858, dated 8.11.1952.]

- 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 of the Act has been received, [* * *] [Substituted by S.R.O. 1858, dated 8.11.1952.][relax, pending the disposal of the application the provisions of this Scheme in such manner as he may direct.] [Substituted by S.R.O. 1858, dated 8.11.1952.]

79A. [Filing application for review [Inserted by G.S.R. 690(E), dated 30.6.1989 (w.e.f. 1.7.1989).]

- Any person aggrieved by an order made under sub-section (1) of section 7-A and who desires to obtain a review of such order may apply for a review of that order, as provided in sub-section (1) of section 7-B of the Act in Form 9 to the officer who passed such order:Provided that no application for review of an order will be entertained by the concerned officer, unless the application for review is submitted within 45 days from the date of making such order.]

79B. [Time-limit for communicating the views of the Central Board to the appropriate Government on a proposal for grant of exemption to an establishment [Inserted by G.S.R. 521, dated 16.8.1991 (w.e.f. 1.9.1991).]

- When an appropriate Government consults the Central Board with regard to its proposal for grant of exemption to an establishment under section 17 of the Act, the Board shall give its views on the proposal within a period of three months from the date on which such proposal is received by it.]

79C. [Composition of the Board of Trustees of the exempted establishments and the terms and conditions of service of the trustees [Inserted by G.S.R. 341, dated 9.7.1992 (w.e.f. 25.7.1992).]

(1)The Board of Trustees of the establishment granted exemption under clause (a) of sub-section (2) of section 17 of the Act shall consist of not less than two and not more than six representatives each of the employers and employees. The number of trustees shall be so fixed, as to afford, as far as possible, representation to employees of each branch or department of the establishment. In the case of common provident fund for a group of two or more establishments, there will be at least one representative each from the participating establishments:[* * *](2)[The employer shall nominate his representatives on the Board of Trustees from amongst the officers employed in managerial or administrative capacity in the establishment.(3)The representatives of the employees, on the Board of Trustees shall be nominated or elected in the following manner, namely:-(a)wherever there is a union recognised by the employer under the Code of Discipline in industry or under any Act, such union shall nominate the representatives of the employees;(b)where there are more than one trade unions recognised by the employer, the representatives of employees shall be elected by the members of the union in an election to be held for the purpose of any working day;(c)where there is no union recognised by the employer under the Code of Discipline in industry or under any Act but there are more than one registered unions, functioning in the establishment, the union having the largest number of members, subject to a minimum of 15 per cent. membership, shall have the right to nominate employees' representatives; and in case there is only one registered union, it shall have the right to nominate the employees' representative, provided it has a minimum of 15 per cent. membership.(4)[The employer shall be the Chairman of the Board of Trustees. In the events of equality of votes, the Chairman may exercise a casting vote.] [Inserted by G.S.R. 341, dated 9.7.1992 (w.e.f. 25.7.1992).](5)[The terms of office of the trustee shall be five years from the date of election or nomination. An outgoing trustee shall be eligible for re-election or re-nomination. A trustee elected or nominated to fill the casual vacancy shall hold office for the remaining period of the term of the trustees in whose place he is elected or nominated.(6)A person shall be disqualified from being a trustee if he,-(a)is declared to be of unsound mind by a competent Court; or(b)has been convicted of an offence involving moral turpitude; or(c)is an undischarged insolvent; or(d)is an employer of an exempted or unexempted establishment which has defaulted in payment of any dues under the Act.(7)A person shall cease to be a Trustee of the Board if,-(a)he ceases to be an employee of the establishment; or(b)he ceases to be a member of the provident fund of the establishment; or(c)the union on whose behalf he was elected or nominated, ceases to be recognised by the employer; or(d)he fails to attend three consecutive meetings of the Board without obtaining leave of absence from the Chairman of the Board of Trustees. The Chairman may, however, condone the absence of a trustee if he is satisfied that there were reasonable grounds for such absence.(8)The procedure for election or nomination of trustees, the quorum at the meeting of the Board, records to be kept of the transaction of business and all other matters not specifically provided for in the Scheme shall be regulated as per the provisions of the approved provident fund rules of the establishment and the guidelines for functioning of the Board of Trustees of the exempted establishments which the Commissioner may specify from time to time.(9)In case of any dispute or doubt, the matter shall be referred to the Regional Provident Fund Commissioner in whose jurisdiction the Head Office of the establishment is located. The decision of the Commissioner in the matter shall be final and binding.]

[Substituted by G.S.R. 18, dated 22.12.2000 (w.e.f. 6.1.2001).][Chapter-X] [Inserted by S.R.O. 2981, dated 4.12.1956.]

80. [Special provisions in the case of newspaper establishments and newspaper employees. [Substituted by G.S.R. 1513, dated 15.12.1961 (w.r.e.f. 24.9.1960).]

- The Scheme shall, in its application to newspaper establishments and newspaper employees, as defined in section 2 of the Working Journalists (Conditions of Service) and Miscellaneous Provisions Act, 1955, come into force on the 31st day of December, 1956 and be subject to the modifications mentioned below:-(1)In Chapters I to IX, references to "industry", "factories" and "employees" shall be construed as references to "newspaper industry", "newspaper establishments" and "newspaper employees", respectively.(2)For paragraph 2(f), the following shall be substituted, namely:-(f) `excluded employee' means,-(i)an employee who, having been a member of the Fund, has withdrawn the full amount of his accumulations in the Fund under clause (a) or (c) of sub-paragraph (1) of paragraph 69;(ii)an apprentice.Explanation - "Apprentice" means a person who, according to the standing orders applicable to the newspaper establishment concerned, is an apprentice or who is declared to be an apprentice by the authority specified in this behalf by the appropriate Government.(3)For paragraph 26, the following shall be substituted, namely:-"26. Class of employees entitled and required to join the Fund - (1)(a) Every newspaper employee employed to do any work in, or in relation to, any newspaper establishment to which this Scheme applies, other than an excluded employee, shall be entitled and required to become a member of the Fund from the beginning of the month following that in which this paragraph comes into force in such establishment, if on the date of such coming into force he has completed [three months' continuous service][or has actually worked for not less than [60 days during a period of three months or less] [Substituted by G.S.R. 1513, dated 15.12.1961 (w.r.e.f. 24.9.1960).][in that newspaper establishment or in other such establishment [to which the Act applies] [Substituted by G.S.R. 1513, dated 15.12.1961 (w.r.e.f. 24.9.1960).][, under the same employer or partly in one and partly in the other [or has been declared permanent in any such newspaper establishment, whichever is earliest] [Substituted by G.S.R. 1513, dated 15.12.1961 (w.r.e.f. 24.9.1960).].(b)[Every newspaper employee employed to do any work, in or in relation to any newspaper establishment to which this Scheme applies other than an excluded employee, shall be entitled and required to become a member of the Fund from the beginning of the month following that in which this paragraph comes into force in such newspaper establishment, if on the date of such coming into force, such employee is a subscriber to a provident fund maintained in respect of the establishment or in respect of another establishment [to which the Act applies] [Substituted by G.S.R. 1513, dated 15.12.1961 (w.r.e.f. 24.9.1960).][under the same employer. [Substituted by G.S.R. 1513, dated 15.12.1961 (w.r.e.f. 24.9.1960).].(2)Where the Scheme applies to a newspaper establishment on the expiry or cancellation of an order of exemption under section 17 of the Act, every employee, who, but for the exemption, would have become and continued as a member of the Fund, shall become a member of the Fund forthwith.(3)After this paragraph comes into force in a newspaper establishment, every newspaper employee thereof, other than an excluded employee, who has not become a member already shall also be entitled and required to become a member from the beginning of the month following that in which he completes [three months' continuous service][or has actually worked for

not less than [60 days during a period of three months or less] [Substituted by G.S.R. 1513, dated 15.12.1961 (w.r.e.f. 24.9.1960).][in that establishment or in another such establishment [to which the [or has been declared permanent in any such newspaper establishment, whichever is the earliest.] [Substituted by G.S.R. 1513, dated 15.12.1961 (w.r.e.f. 24.9.1960).](4)[An excluded employee referred to in clause (ii) or paragraph 2(f) of a newspaper establishment to which this Scheme applies shall, on ceasing to be such an employee be entitled and required to become a member of the Fund from the beginning of the month following that in which he ceases to be such employee, provided that on the date on which he ceases to be an excluded employee, he has completed [three months' continuous service] [Substituted by G.S.R. 1513, dated 15.12.1961 (w.r.e.f. 24.9.1960).][or has actually worked for not less than [60 days during a period of three months or less] [Substituted by G.S.R. 1513, dated 15.12.1961 (w.r.e.f. 24.9.1960).][in that newspaper establishment or in another such establishment [to which the Act applies] [Substituted by G.S.R. 1513, dated 15.12.1961 (w.r.e.f. 24.9.1960).][under the same employer or partly in one and partly in other [or has been declared permanent in any such establishment, whichever is the earliest] [Substituted by G.S.R. 1513, dated 15.12.1961 (w.r.e.f. 24.9.1960).].(5)[On re-election of a class of newspaper employees exempted under paragraph 27-A to join the Fund or on the expiry or cancellation of an order under that paragraph, every newspaper employee, who but for such exemption would have become and continued as a member of the Fund, shall forthwith become a member thereof. [Substituted by G.S.R. 1513, dated 15.12.1961 (w.r.e.f. 24.9.1960).](6)Every newspaper employee who is a member of a private provident fund maintained in respect of an exempted newspaper establishment and who, but for the exemption would have become and continued as a member of the Fund shall, on joining a newspaper establishment to which this Scheme applies, become a member of the Fund forthwith.(7)Notwithstanding the other provisions of this paragraph, a Commissioner may, on a joint request in writing of any newspaper employee of a newspaper establishment to which this Scheme applies and his employer, enrol such employee as a member who shall, thereafter, be entitled to the benefits and shall be subject to the conditions of the Fund:Provided that the employer gives an undertaking, in writing, that he shall pay the administrative charges payable and comply with all statutory provisions of the Act and this Scheme in respect of such employee.Explanation I.-For purposes of this paragraph the provision contained in clause (e) of paragraph 2 shall not apply and "continuous service" shall mean uninterrupted service and include service which is interrupted by sickness, accident, authorised leave, strike which is not illegal or involuntary unemployment.Explanation II.-In computing the period of work for [60 days][under this paragraph-(a)periods of involuntary unemployment caused by stoppage of work due to shortage of raw materials or fuel, changes in the line of production, breakdown of machinery or any other similar cause;(b)periods of authorised leave;(c)in the case of female employees, periods of maternity leave for any number of days not exceeding twelve weeks; [and(d)Sunday and holidays intervening the days of actual work,][shall also be deemed to be days on which the employee has worked in the [establishment] [Substituted by G.S.R. 1513, dated 15.12.1961 (w.r.e.f. 24.9.1960).].[26-A. Retention of membership - A member of the Fund shall continue to be a member until he withdraws under paragraph 69 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 paragraph 27 or 27-A.Explanation - In the case of a claim for refund by a member under sub-paragraph (2) of paragraph 69 the membership of the Fund shall be deemed to have been terminated from the date the payment is authorised to him by the authority specified in this behalf by the Commissioner

irrespective of the date of claim.

26.

-B. Resolution of doubts - If any question arises as to whether a newspaper employee is entitled or required to become or continue as member or as to the date from which he is entitled or required to become a member, the decision thereon of the Regional Commissioner, [* * *] [Substituted by G.S.R. 1513, dated 15.12.1961 (w.r.e.f. 24.9.1960).] [shall be final:Provided that no decision shall be given unless both the employer and the employee have been given an opportunity of being heard.] [Substituted by G.S.R. 1513, dated 15.12.1961 (w.r.e.f. 24.9.1960).] [Substituted by G.S.R. 1513, dated 15.12.1961 (w.r.e.f. 24.9.1960).]

81. [Special provisions in the case of cine-workers. [Inserted by G.S.R. 687, dated 24.8.1987.]

- The Scheme shall, in its application to cine-workers as defined in clause (c) of section 2 of the Cine-Workers and Cinema Theatre Workers (Regulation of Employment) Act, 1981 (50 of 1981), be subject to the following modifications, namely:-(1)In Chapters I to IX, references to "industry" and "employees" shall be construed as references to "film production" and "cine-workers", respectively.(2)For sub-paragraph (f) of paragraph 2, the following sub-paragraph shall be substituted, namely:-(f)"excluded employee" means,-(i)a cine-worker, who having been a member of the Fund, has withdrawn the full amount of his accumulations in the fund under clause (a) or clause (c) of sub-paragraph (1) of paragraph 69;(ii)a "cine-worker", whose wages at the time he is otherwise entitled to become a member of the Fund exceeds one thousand and six hundred rupees per month and where such remuneration is by way of a lumpsum exceeding fifteen thousand rupees.Explanation - "Wages" means "wages" as defined in clause (k) of section 2 of the Cine-Workers and Cinema Theatre Workers (Regulation of Employment) Act, 1981 (50 of 1981);(3)For paragraph 26, the following paragraph shall be substituted, namely:-"26. Class of employees entitled and required to join the fund - (1)(a) Every cine-worker to whom this Scheme applies, other than an excluded employee, shall be entitled and required to become a member of the Fund from the beginning of the month following that in which this paragraph comes into force, if on the date of such coming into force he had worked in not less than three feature films with one or more producers.Explanation - "Feature film" means "feature film" as defined in clause (f) of section 2 of the Cine-Workers and Cinema Theatre Workers (Regulation of Employment) Act, 1981 (50 of 1981).(b)Every cine-worker employed to do any work, in or in relation to any feature film in a film production unit to which this Scheme applies, other than an excluded employee, shall be entitled and required to become a member of the Fund from the beginning of the month following that in which this paragraph comes into force in such film production unit, if on the date of such coming into force, such employee is a subscriber to a provident fund maintained in respect of the establishment or in respect of another establishment under the same employer.(2)Where the Scheme applies to a film production unit on the expiry or cancellation of an order of exemption under section 17 of the Act, every cine-worker who, but for the exemption would have become and continued as a member of the Fund shall become a member of the Fund forthwith.(3)After this paragraph comes into force in a film production unit, every cine-worker thereof, other than an

excluded employee, who has not become a member already shall also be entitled and required to become a member from the beginning of the month following that in which he completes work in three feature films in that production unit or in another such unit (to which the Act applies) under the same producer or partly in one and partly in the other.(4)An excluded employee referred to in clause (ii) of paragraph 2(f), of a film production unit to which this Scheme applies shall, on ceasing to be such an employee, be entitled and required to become a member of the Fund from the beginning of the month following that on which he ceases to be such employee, provided that on the date on which he ceases to be an excluded employee, he had worked in not less than three feature films in that production unit to which the Act applies under the same producer or partly in one and partly in the other.(5)On re-election of a class of cine-workers exempted under paragraph 27-A to join the fund or on the expiry or cancellation of an order under that paragraph, every cine-worker, who but for such exemption would have become and continued as a member of the Fund, shall forthwith become a member thereof.(6)Every cine-worker who is a member of a private provident fund maintained in respect of an exempted film production unit and who, but for the exemption, would have become and continued as a member of the Fund shall, on joining a film production unit to which this Scheme applies, become a member of the Fund forthwith.(7)Notwithstanding the other provisions of this paragraph, a Commissioner may, on a joint request in writing of any cine-worker of a film production unit to which this Scheme applies and his producer, enrol such cine-worker as a member who shall, thereafter, be entitled to the benefits and shall be subject to the conditions of the Fund:Provided that the producer gives an undertaking, in writing, that he shall pay the administrative charges payable and comply with all statutory provisions of the Act and this Scheme in respect of such cine-worker.

26.

-A. Retention of membership - A member of the Fund shall continue to be a member until he withdraws under paragraph 69 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 paragraph 27 or 27-A.Explanation - In the case of a claim for refund by a member under sub-paragraph (2) of paragraph 69, the membership of the Fund shall be deemed to have been terminated from the date the payment is authorised to him by the authority specified in this behalf by the Commissioner irrespective of the date of claim.

26.

-B. Resolution of doubts - If any question arises as to whether a cine-worker is entitled or required to become or continue as member, or as to the date from which he is entitled or required to become a member, the decision thereon of the Regional Commissioner shall be final:Provided that no decision shall be given unless both the film producer and the cine-worker have been given an opportunity of being heard.]

82. [Special provisions in respect of certain employees [Inserted by G.S.R. 253(E), dated 31.3.2008 (w.e.f. 1.4.2008) as corrected by G.S.R. 317(E), dated 30.4.2008.]

- The Scheme shall, in its application to an employee who is a person with disability under the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 (1 of 1996) and under the National Trust for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999 (44 of 1999) respectively, be subject to the following modifications, namely :--(1)For clause (f) of paragraph 2, the following clause shall be substituted, namely:--"(f) "excluded employee" means--(i) a person with disability, who having been a member of the Fund has withdrawn the full amount of his accumulations in the Fund under clause (a) or clause (c) of sub-paragraph (1) of paragraph 69;(ii) a person with disability, whose pay at the time he is otherwise entitled to become a member of the Fund, exceeds twenty-five thousand rupees per month;(iii) an apprentice."(2)In paragraph 30, after sub-paragraph (3), the following proviso shall be inserted, namely:--"Provided that the Central Government shall contribute the employer's share of contribution up to a maximum period of three years from the date of commencement of membership of the Fund, in respect of an employee who is a person with disability, employed directly by the principal employer or through a contractor."(3)In paragraph 34, after the first proviso, the following proviso shall be inserted, namely:--"Provided further that in the case of any such employee who is a person with disability, the aforesaid Declaration Form shall further contain such particulars as are necessary for such employees."(4)In paragraph 36, after sub-paragraph (1), the following sub-paragraph shall be inserted, namely:--"(1-A) Every employer shall send to the Commissioner, within fifteen days of every month commencing from the 1st day of April, 2008, in such form as the Commissioner may specify, the particulars as are necessary, of an employee who is a person with disability and is a member on or entitled to become a member after the 1st day of April, 2008."[Provided that the particulars of disabled employees shall be sent by employer in electronic format also, in such form and manner as may be specified by the Commissioner.](5)In paragraph 38, in sub-paragraph (1), after the second proviso, the following proviso shall be inserted, namely:--"Provided also that the Central Government shall pay the employer's share of contribution in respect of an employee who is a person with disability, up to a maximum period of three years from the date of commencement of membership of the Fund.]

82A. [Special provision in respect of Employees' Enrollment Campaign, 2017. [Inserted by Notification No. G.S.R. 1190 (E), dated 30.12.2016 (w.e.f. 2.9.1952).]

(1)The Employees' Enrollment Campaign, 2017 shall come into force on the 1st day of January, 2017 and shall cease to operate on the [30th day of June, 2017.](2)Every employer who has failed to comply with the provisions of this Scheme in relation to membership of employees and contribution thereto to the Fund, shall furnish a declaration in such Form as may be specified by the Central Provident Fund Commissioner, in respect of membership of the employees, who were required or entitled to become members of the Fund for the period beginning the 1st day of April, 2009 and ending the 31st day of December, 2016 but were not enrolled as members for any reason, to the

Regional Provident Fund Commissioner.(3)The employer shall, within fifteen days from the date of furnishing the declaration referred to in subparagraph (2), remit the employer's contribution payable in accordance with the provisions of this Scheme and the employee's contribution deducted from the employee's wages along with interest payable in accordance with section 7Q of the Act and damages :Provided that employer shall not be required to pay the employee's contribution if the same has not been deducted from the wages of the employee.(4)The employer shall, after complying with sub-paragraph (2) and sub-paragraph (3), file a return in such form as may be specified by the Central Provident Fund Commissioner, to the Regional Provident Fund Commissioner.(5)The employer shall specify the date of eligibility in respect of each employee for membership in the declaration referred to in sub-paragraph (2):Provided that such declaration shall be valid only in respect of employees who are alive as on the 1st day of January, 2017 and no proceedings under section 7A of the Act or under paragraph 26B of this Scheme or under paragraph 8 of the Employees' Pension Scheme, 1995 have been initiated against their establishment or employer, as the case may be, to determine the eligibility for membership of such employees.(6)If the employer fails to remit the contribution, interest and damages payable by him as referred to in sub-paragraph (3), then, the declaration sent by the employer under sub-paragraph (2) shall be deemed to have not been made by such employer under this Scheme.(7)Where a declaration under sub-paragraph (2) has been made by misrepresentation or suppression of facts, such declaration shall be void and shall be deemed to have not been made under this Scheme and the person making such declaration shall be liable to penal action in accordance with the provisions of the Act and the Schemes made thereunder.(8)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 sub-paragraph (2) as per the Employees' Enrollment Campaign, 2017, shall be as follows, namely:-(a)in paragraph 30, after sub-paragraph (1), the following proviso shall be inserted, namely:-"Provided that, for the purpose of increasing coverage and extension of benefits under the Act and Schemes made thereunder, the member's contribution is waived under Employees' Enrollment Campaign, 2017 for the period beginning the 1st day of April, 2009 and ending the 31st day of December, 2016 :Provided further that such waiver shall be applicable only if the member's contribution has not been recovered from such member's wages."(b)in paragraph 32-A, 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	Rate of damages
(1)	(2)
Between the 1st day of April, 2009 to the 31st day of December, 2016	One rupee per annum.

(c)for paragraph 39, the following paragraph shall be substituted, namely:-"39. Fixation of administrative charges. - The administrative charges payable under Employees' Enrollment Campaign, 2017 for the period 1st April, 2009 to the 31st December, 2016 under sub-paragraph (1) of paragraph 38 shall be nil."]

83. [Special provision in respect of International Workers [Inserted by G.S.R. 706(E), dated 1.10.2008 (w.e.f. 1.10.2008).]

- The Scheme shall, in its application to International Workers as defined in clause (ff) of paragraph 2 of this Scheme be subject to the following modifications, namely:--(1)for clause (f) of paragraph 2, the following clauses shall be substituted, namely:--(f)["excluded employee" means -(i)an International Worker, who is contributing to a social security programme of his country of origin, either as a citizen or resident, with whom India has entered into a social security agreement on reciprocity basis and enjoying the status of detached worker for the period and terms, as specified in such an agreement; or(ii)an International Worker, who is contributing to a social security programme of his country of origin, either as a citizen or resident, with whom India has entered into a bilateral comprehensive economic agreement containing a clause on social security prior to 1st October, 2008, which specifically exempts natural persons of either country to contribute to the social security fund of the host country;](ff)"International Worker" means:--(a)an Indian employee having worked or going to work in a foreign country with which India has entered into a social security agreement and being eligible to avail the benefits under a social security programme of that country, by virtue of the eligibility gained or going to gain, under the said agreement;(b)an employee other than an Indian employee, holding other than an Indian passport, working for an establishment in India to which the Act applies;"(2)For the paragraphs 26, 26-A and 26-B, the following paragraphs shall be substituted, namely:--"26. Class of employees of International Workers entitled and required to join the fund - (1)(a) Every International Worker of an establishment to whom this Scheme applies, other than an excluded employee, shall be entitled and required to become a member of the Fund from the beginning of the month following that in which this paragraph comes into force.(b)Every International Worker employed to do any work, in or in relation to any establishment to which this Scheme applies, other than an excluded employee, shall be entitled and required to become a member of the Fund from the beginning of the month following that in which this paragraph comes into force, if on the date of such coming into force, such employee is a subscriber to a provident fund maintained in respect of that establishment in India.(2)Where the Scheme applies to an establishment on the expiry or cancellation of an order of exemption under section 17 of the Act, every International Worker who, but for the exemption would have become and continued as a member of the Fund shall become a member of the Fund forthwith.(3)After this paragraph comes into force in an establishment, every International Worker thereof, other than an excluded employee, who has not become a member already shall also be entitled and required to become a member from the beginning of the month.(4)An excluded employee of an establishment to which this Scheme applies shall, on ceasing to be such an employee be entitled and required to become a member of the Fund from the beginning of the month following that on which he ceases to be such employee.(5)On re-election of a class of International Workers exempted under paragraph 27-A to join the fund or on the expiry or cancellation of an order under that paragraph, every International Worker, who but for such exemption would have become and continued as a member of the Fund, shall forthwith become a member thereof.(6)Every International Worker who is a member of a private provident fund maintained in respect of an exempted establishment and who, but for the exemption, would have become and continued as a member of the Fund shall, on joining an establishment to which this Scheme applies, become a member of the Fund forthwith.

26.

-A. Retention of membership - A member of the Fund shall continue to be a member until he withdraws under paragraph 69 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 paragraph 27 or 27-A or the benefits are settled in terms of the relevant provisions under the social security agreement entered into between India and his country of origin. Explanation - In the case of a claim for refund by a member under sub-paragraph (2) of paragraph 69, the membership of the Fund shall be deemed to have been terminated from the date the payment is authorised to him by the authority specified in this behalf by the Commissioner irrespective of the date of claim.

26.

-B. Resolution of doubts - If any question arises as to whether an International Worker is entitled or required to become or continue as member, or as to the date from which he is entitled or required to become a member, the decision thereon of the Regional Commissioner shall be final: Provided that no decision shall be given unless both the employer and the International Worker have been given an opportunity of being heard." (3) For paragraph 36, the following paragraphs shall be substituted, namely:-- "36. Duties of employers - (1) Every employer shall send to the Commissioner, within fifteen days of the commencement of this Scheme, a consolidated return in such form as the Commissioner may specify, of the International Workers (indicating distinctly the nationality of each and every International Worker) required or entitled to become members of the Fund showing the basic wage, retaining allowance (if any) and dearness allowance including the cash value of any food concession paid to each of such International Worker: Provided that if there is no International Worker who is required or entitled to become a member of the Fund, the employer shall send a 'NIL' return. (2) Every employer shall send to the Commissioner within fifteen days of the close of each month a return- (a) in Form 5, of the International Workers qualifying to become members of the Fund for the first time during the preceding month together with the declarations in Form 2 furnished by such qualifying International Workers (indicating distinctly the nationality of each and every International Worker), and (b) in such form as the Commissioner may specify, of the International Workers (indicating distinctly the nationality of each and every International Worker) leaving service of the employer during the preceding month: Provided that if there is no International Worker qualifying to become a member of the Fund for the first time or there is no International Worker leaving service of the employer during the preceding month, the employer shall send a 'NIL' return.] [Provided further that a copy of the forms as mentioned in clauses (a) and (b) above shall be provided by the employer to concerned employees immediately after joining the service or at the time of leaving the service, as the case may be.] [Inserted by Notification No. G.S.R. 336 (E) dated 4.5.2012 (w.e.f. 2.6.1992)] [FORM 1] [Substituted by G.S.R. 852, dated 6-5-1963] The Employees' Provident Funds Scheme, 1952 Exemption under paragraph 27 of the Scheme I hereby apply for exemption from the operation of all or the following provisions of the Scheme :-- (a)..... (b)..... (c).....

1. Name (in block letters)

.....

2. Occupation

.....

3. Sex

.....

4. Religion

.....

5. Father's Name

.....

6. Husband's Name (for married women only)

.....

7. Permanent Address

.....

8. Details of the provident fund, gratuity or old age pension

.....

I declare that all the particulars stated above are true to the best of my knowledge and belief. Dated the 20.....[Signature or left hand thumb-impression in case of both female and male members of the fund] [Substituted by G.S.R. 20, dated 26.12.1984 (w.e.f. 5.1.1985)] Certified that the above declaration has been signed byemployed in**before me and that he/ she is getting the benefits of provident fund, gratuity or old age pension as above.....Signature of the Manager or other Authorised Officer of the factory/ establishment Registered No. of the factory/ establishment** Here give the name and address of the factory or other establishment in which employed. FORM 2 (Revised) (NOMINATION AND DECLARATION FORM) (For Unexempted/ Exempted Establishments) (Declaration and Nomination Form under the Employees' Provident Funds and Employees' Pension Schemes) [Paragraphs 33 and 61(1) of the Employees' Provident Funds 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).....

8. (A) Date of joining of EPF Scheme, 1952

.....

(B)Date of joining of EPF Scheme, 1971(C)Date of joining of EPF Scheme, 1995

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 and address of the nominee/nominees	Nominee's relationship with the member	Date of birth	Total amount or 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)

1. *Certified that I have no family as defined in para 2(g) of the Employees' Provident Fun Scheme, 1952, and should I acquire a family hereafter the above nomination should be deemed as cancelled.

2. *Certified that my father/mother is/are dependent upon me.

3. *Strike out whichever is not applicable.

.....Signature or thumb-impression of the subscriber
Note: A fresh nomination shall be made by the member on his marriage and any nomination made before such marriage shall be deemed to be invalid.

Part B – (EPF)

(Paragraph 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.

Sl. No. (1)	Name and address of the family members (2)	Date of birth (3)	Relationship with the member (4)
----------------	---	----------------------	-------------------------------------

*Certified that I have no family as defined in para 2(vii) of the 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)) of the Employees' Pension Scheme, 1995 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
---------------------------------	---------------	------------------------------

DateSignature or thumb-impression of the subscriber
*Strike out whichever is not applicable.
Certificate By Employer
Certified that the above declaration and nomination has been signed/thumb-impressed before me by Shri/Smt./Kumariem 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.....Signature of the Employer or other Authorised Officer of the Establishment
Designation.....Name and address of the factory/ establishment or rubber stamp thereon
PlaceDated the 20.....
Note.-Whom you can nominate
(A) Under the Employees' Provident Fund Scheme
(1) A member of E.P.F. who is married and/ or his father/mother is/are dependant upon him can nominate only one or more persons belonging to his family as defined below:
(a) In the case of a male member, his wife, his children, his dependant parents and his deceased son's widow and children;
(b) In the case of a female member, her husband, her children, her dependant parents, her husband's dependent parents, her deceased son's widow and children.
(2) If the member has got no family, or is bachelor, nomination may be in favour of any person or persons, whether related to him or not or even to an institution. If the member subsequently acquires a family such nomination shall

forthwith become invalid and the member should make a fresh nomination in favour of one or more persons belonging to his family.(B)Under the Family Pension Scheme(1)On the death of a member of the Family Pension Scheme, his family will be entitled to the benefits under the Family Pension Scheme. The family is defined as under:(i)wife in the case of a male member;(ii)husband in the case of a female member; and(iii)minor sons and unmarried daughters.Explanation.-The expression "sons" and "daughters" shall include children adopted legally before death in service.(2)If the member has got no family, the monthly family pension, on the death of the member, will not be paid. However, Life Assurance Benefit will be paid to the person or persons entitled to receive his provident fund accumulations.[FORM 3] [Substituted by G.S.R. 1229, dated 22.8.1977](For Unexempted Establishments only)The Employees' Provident Funds Scheme, 1952(Paragraphs 35 and 42)Contribution Card for the currency period fromto.....

1. Account No.

2. Name (In block capitals)

.....Surname.....

3. Father's/Husband's Name

.....

4. Name and address of establishment

.....

5. Statutory rate of contribution

.....

6. Voluntary higher rate of employees' contribution, if any

.....

7. Age

.....

8. Occupation/job

.....

9. Income per month

.....

10. Permanent/Temporary/Contractual

Contributions

Month	Member's share	Employers' share	Refund of advancesRs. P.	Break in membership / reckonable	Remarks
E.P.F.Rs.	E.P.F. @ 11/6%Rs.	TotalRs.	E.P.F.Rs. P.	E.P.F. @ 11/6%Rs. P.	TotalRs. P.
April, 20....					
May					
June					
July					
August					
September					
October					
November					
December					
January					
February					
March,					
20....					
Total					

Dated the 20.....Signature of the Employer(Office Seal)[FORM 3-A] [Substituted by G.S.R. 1229, dated 22.8.1977](For Unexempted Establishments only)The Employees' Provident Funds Scheme, 1952(Paragraphs 35 and 42)AndThe Employees' Pension Scheme, 1995(Paragraph 19)Contribution card for the currency period from 1st April.....20.....to 31st March.....20.....

1. Account No

2. Name/Surname

3. Father's/Husband's Name

4. Name & address of the factory/ establishment

.....

5. Statutory rate of contribution

.....

6. Voluntary higher rate of employees' contribution, if any

.....

Contributions

Month	Workers' share	Employers' share	Refund of advances	No. of days / period of service non -contributing service (if any)	Remarks
Amount of wages	EPF	EPF difference between *[12%and 10%], if any	Pension Fund contribution *[10%]		
1	2	3	4	4b	5 6 7
March paid in April, 20....					
May					(a) Date of leaving service, if any,(b) Reason for leaving service, if any
June					
July					
August					
September					
October					
November					
December					
January					
February					

paid in
March, 20....

Total

Certified that the total amount of contributions (both shares) indicated in this card, i.e., Rs has already been remitted in full in EPF A/c No. 1 and Pension Fund A/c No. 10..... (vide Note below). Certified that the difference between the total of the contributions shown under columns (3) and (4)(a) and (4)(b) of the above table and that arrived at on the total wages shown in column (2) at the prescribed rate is solely due to the rounding off of contributions to the nearest rupee under the rules. Dated the 20..... Signature of
Employer (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 accounts of the members who has left service details of date and reasons for leaving service, should be furnished under column 7(a) & (b). (2) In respect of those who are not members of the Pension Fund the employers share of contribution to the EPF will be *[10% to 12%] as the case may be, and is to be shown under column 4(a). FORM 4 The Employees' Provident Funds Scheme, 1952 (Paragraphs 35 and 42) Contribution card for employees other than monthly paid employees for the period fromto.....

1. Account No

.....

2. Name (in block capitals)

.....Surname.....

3. Caste

.....

4. Sex

.....

5. Date of birth as given in Form 2

.....

6. Occupation

.....

7. Father's Name

.....

8. Husband's Name

.....

(for married women only)

9. Marital status

.....

(whether bachelor, spinster, married, widow or widower)

10. Permanent address

.....

Village Thana.....Taluk/Sub-Division.....District
.....State.....

11. Signature or left hand thumb-impression of member

.....

12. Signature of person preparing the card

.....

13. Signature of the Manager of the [factory or other establishment] [Substituted by S.R.O. 1963, dated 26-4-1957]

14. Registered Number of [Factory or other establishment] [Substituted by S.R.O. 1963, dated 26-4-1957]

15. Name and address of the [factory or other establishment] [Substituted by S.R.O. 1963, dated 26-4-1957]

Particulars of Employment

Registered number of 1[factory or other establishment]	Duration of Employment	Remarks	Initials of the employer's authorised clerk				
	From		To				
The employer's	Employer's/member's	Week	Week	Week	Week	Week	Week

and member's
contribution
should be
shown
separately for
each

1	2	3	4	5	6				
week	Week	Week	Week	Week	Week	Week	Week	Week	Week
7	8	9	10	11	12	13	14	15	
Week	Week	Week	Week	Week	Week	Week	Week	Week	Week
16	17	18	19	20	21	22	23	24	
Week	Week	Week	Week	Week	Week	Week	Week	Week	Week
25	26	27	28	29	30	31	32	33	
Week	Week	Week	Week	Week	Week	Week	Week	Week	Week
34	35	36	37	38	39	40	41	42	
Week	Week	Week	Week	Week	Week	Week	Week	Week	Week
43	44	45	46	47	48	49	50	51	
Week									

52

Total
contribution of Rs.[n.p.]
the employer

Signature of the
Employer's

Head Clerk or
any Authorised
Clerk

Total
contribution by
the member

Checked and
found correct

Grand Total

Amount
refunded [** *]

Authorised official
of the Office of
the
Commissioner

FORM 5 The Employees' Provident Funds Scheme, 1952 [See paragraph 36(2)(A)] The Employees' Pension Scheme, 1995 [See paragraph 20(4)] The Employees' Deposit-Linked Insurance Scheme, 1976 [See paragraph 10(1-A)] Return of Employees qualifying for membership of the Employees' Provident Fund, Employees' Pension Fund and Employees' Deposit-Linked Insurance Fund for the first time during the month of (To be sent to the Commissioner with Form No. 2) (EPF and EPS) Name and address of factory/ establishment Code No. of the factory/ establishment.....

Sl. No.	Account No.	Name of the employee (in block capitals)	Father's Name or Husband's name (in case of married woman)	Date of Birth	Sex	Date of joining the fund	Total period of previous service as on the date of joining the fund (enclose Scheme Certificate if applicable)	Remarks
1	2	3	4	5	6	7	8	9

Date: Stamp of the factory/ establishment Signature of the Employer or other Authorised Officer of the Establishment

1. This Form should be accompanied by declaration and nomination in Form 2 (EPF).

2. All particulars to be filled in CAPITAL LETTERS.

FORM 5-A (For Unexempted Establishments only) The Employees' Provident Funds Scheme, 1952 (See paragraph 36-A) The Employees' Family Pension Scheme, 1995 (See paragraph 21) And The Employees' Deposit-Linked Insurance Scheme, 1976 (See paragraph 1) Return of Ownership to be sent to the Regional Commissioner

1. Name of the establishment

.....

2. Code Number of the establishment under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952

.....

3. Postal address of the establishment and its branches/departments, if any

.....

4. Industry or business in which engaged

.....

5. Date of first commencement of production/business (Trial/regular)

.....

6. Date of closure by the previous management

.....

7. Whether run by the owners or lessees (if by lessees, period of the lease should be indicated)

.....

8. Particulars of owners

.....

Name Age Status* Father's name Residential address Date from which in position

(a) (b) (c) (d) (e) (f)

(i)

(ii)

(iii)

*Whether Proprietor, Partner, Mg. Partner, Mg. Director, Director, etc.

9. If on lease, particulars of lessees:

Name Age Father's name Residential address Date from which in position

(a) (b) (c) (d) (e)

(i)

(ii)

(iii)

10. If registered under the Factories Act, particulars of the Manager/occupier.

Name Age Father's name Residential Address Date from which in position

(a) (b) (c) (d) (e)

A. Occupier

B. Manager

11. Particulars of the persons mentioned above, who are in charge of, and responsible for the conduct of, the business of the establishment.

Name Age Father's name Residential address

(a) (b) (c) (d)

(i)

(ii)

(iii)

Signature of the Employer Designation Seal of the Establishment Dated the

20.....Note.-Any change in the information given above should be intimated, in writing, to the Regional Commissioner within fifteen days of such change by registered post and in the prescribed manner. FORM 6 (Revised) The Employees' Provident Funds Scheme, 1952 (Paragraph

43) Return of the Contribution Cards sent to the Commissioner on the expiry of the period of currency fromto.....Name and address of the factory/ establishment
.....Code No. of the factory/ establishment
.....

Sl. No.	Account No.	Name of the member (in block letters)	Employer's Total Contribution	Member's Total Contribution	Amount refunded	Remarks
E.P.F.E.P.F. @ 11/6%	E.P.F.E.P.F. @ 11/6%	TotalRs.Rs.Rs.	TotalRs.Rs.Rs.			
1	2	3	4	5	6	7

Total number of cards sent.....Signature of the employer or other Authorised Officer of factory/ establishmentDated the 20.....Stamp of the factory/ establishmentFORM 6-A(For Unexempted Establishments only)The Employees' Provident Funds Scheme, 1952[Paragraphs 30 and 38(3)]The Employees' Pension Scheme, 1995[Paragraph 20(3)]Consolidated Annual Contribution StatementAnnual statement of contributions for the Currency period from 1st 20..... to.....
20..... Name and address of the Establishment
.....Statutory rate of contribution..... Code No. of the Establishment
.....No. of members voluntarily contributing at a higher rate.....

Sl. No.	Account No.	Name of the member (in block capitals)	Wages, Retaining allowance (if any) and D.A. including cash value of food concession paid during the currency period	Amount of worker's contributions deducted from the wages	Employer's Contribution	Refund of advance	Rate of higher voluntary contribution (if any)	Remarks (if any)
EPF difference between 12% & 10%	Pension fund 10%							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

Reconciliation Of Remittances

Sl. No.	Month	Amount remitted	Administration charges Rs. at 1.10% of wages	Aggregate Contributions Cols.5+6+7 (Rs.)	
EPF Contributions including refund of advances A/c No. 1	Pension Fund contributions A/c No. 10	EDLI contribution A/c No. 21	Admn. Charges A/c No. 2	EDLI Admn.Charges 0.001%	Remarks
1	March paid in April	Rs.	Rs.	Rs.	
2	April	Rs.	Rs.	Rs.	
3	May	Rs.	Rs.	Rs.	
4	June	Rs.	Rs.	Rs.	
5	July	Rs.	Rs.	Rs.	
6	Aug.	Rs.	Rs.	Rs.	
7	Sept.	Rs.	Rs.	Rs.	
8	Oct.	Rs.	Rs.	Rs.	
9	Nov.	Rs.	Rs.	Rs.	
10	Dec.	Rs.	Rs.	Rs.	
11	Jan.	Rs.	Rs.	Rs.	
12	Feb. paid in March	Rs.	Rs.	Rs.	
13	Arrears if any	Rs.	Rs.	Rs.	
	Total	Rs.	Rs.	Rs.	

(1)Total number of contribution cards enclosed (Form 3-A Revised)(2)Certified that Form 3-A, 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 of the concerned members account vide Remarks furnished against the names of the respective members above. Signature of employer with official 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 members in the "Remarks" column above thus "Form 3-A already sent in the month of 20.....(2)In case of substantial variation in the wages/contributions of any member as compared to those shown in previous statement, the reason should be explained adequately in the "Remarks" column.(3)In respect of those members who have not opted for Pension Fund their entire employers contribution @10% or 12% as the case may be shown under column No. 6.[***] [Form 7 omitted by G.S.R. 449, dated 4.3.1968][***] [Form 8 omitted by G.S.R. 521, dated 16.8.1991 (w.e.f. 7.9.1991)]FORM 9Application For Review Filed Under Sub-Section (1) Of Section 7-B Of The Employees' Provident Funds And Miscellaneous Provisions Act, 1952(Paragraph 79-A)

For use in Commissioner's Office

Date of filing or

Date of receipt by post

Registration No

Signature

for Commissioner

1. Name of the applicant

2. Designation of the applicant or his relationship with the factory/ establishment (whether owner/partner/director/manager, etc., to be indicated)

3. Name and complete address of the factory/ establishment

4. Address of the employer for service of notice/summons

5. Particulars of the order against which the review application is filed-

(i) Order No.

(ii) Date of order

(iii) Passed by

(iv) Subject in brief

6. Main ground(s) on which the application for review has been made and the relief(s) sought.(If necessary, attach a duly signed statement with copies of the documents relied upon marked as A-1, A-2, A-3 and so on.)

Verification I(name of the applicant) S/o, D/o, W/o.....age.....working asresident ofdo hereby verify that the contents of particulars given at Sl. Nos. 1 to 6 above are true to the best of my knowledge and belief and I have not suppressed any material fact. I further declare that : (i) I am filing the application within 45 days from the date of the original order. (ii) I have not preferred any appeal against the original order under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952. (iii) I am filing with this application, the original document authorising me to represent the aggrieved person (applicable only in cases where the application is filed by agent, advocate or other representative). Place: Date: Signature[***] [Omitted 'Form 10 and 11' by Notification No. G.S.R. 284(E), dated 4.4.2019 (w.e.f. 2.9.1952.).]

FORM
10 Employees'
Provident Funds
Scheme,
1952 (See
paragraph
55) Employees'
Provident Fund
Organisation
Income and
Expenditure
Account for the
Year.....{|

Previous Year	Sl. No.	Expenditure	Amount	Previous Year	Sl. No.	Income	Sch. No.	Amount
1	2	3	4	5	6	7	8	9
						Receipt by way (1) of Administrative charges, Inspection charges and Penal damages. Interest earned on Investment of surplus Administration Fund. Receipt from (II) Govt. & other Accounts. Miscellaneous Receipts. Excess of Expenditure over Income.		
	1.	Salaries of Officers and Staff			1.			
	2.	Allowances and Honorarium			2.			
	3.	T.A. and L.T.C.			3.			
	4.	Pension/Family Pension/Death-cum-Retirement Gratuity			4.			
	5.	S.P.F., D.L.I. Benefits			5.			
	6.	(a) Other charges (Recurring/non-recurring) (b) Maintenance of office building/staff quarters						
	7.	(a) Grants						

(b) Refund of G.I. Savings

Fund

Total Expenditure incurred on
E.P.F.Scheme.

8. Expenditure incurred on
Administration of:

(a) E.P.F. Scheme

(b) E.D.L.I. Scheme

(c) A.E.C.D.Scheme

9. Excess of Income over
Expenditure

TOTAL:

TOTAL:

Income And Expenditure Appropriation Account

Previous Year	Sl. No.	Expenditure	Amount	Previous Year	Sl. No.	Income	Amount
1	2	3	4	5	6	7	8
		Excess of				Excess of	
	1.	Expenditure over			1.	Income over	
		Income				expenditure	
		Provision for				Balance	
	2.	building			2.	carried down	
		construction				to Balance	
		Fund.				Sheet	
		Provision for					
	3.	Maintenance					
		(repair, renewal					
		and replacement)					
		Fund.					
		Balance carried					
	4.	down to Balance					
		Sheet.					
		TOTAL:				TOTAL:	

Previous year

Foot
Note:

(i) The accounts have
been complied on
actual basis.

(ii) Interest earned on Rs.
investment of surplus

Administrative Fund of
previous years
included in the current
year.

(iii) Expenditure
incurred for
Administration of Rs.
F.P.F.Scheme due
from the Government.

(iv) Expenditure
incurred for Rs.
Administration of
A.E.C.D. Scheme

(v) Estimated amount
in arrear due from the Rs.
employers but not
received.

(a) Administrative
charges

(b) Inspection Rs.

(c) Penal damages on Rs.
charges Adm. Account.

Financial Advisor and
Chief Accounts Officer

FORM 11 Employees' Provident Fund Scheme, 1952 (See paragraph 55) Employees' Provident Fund
Organisation Balance-Sheet as at.....

Previous Year	Sl. No.	Liabilities	Sch. No.	Amount	Previous Year	Sl. No.	Assets	Sch. No.	Amount Unit
1	2	3	4	5	6	7	8	9	10
	1.	Employees Provident Fund A/c-	III			1.	Investment account		
	2.	Unclaimed Deposit A/c	IV			(a)	Employees' Provident Fund	XVI	
	3.	Special Reserve Fund A/c	V			(b)	Staff Provident Fund	XVII	
	4.	Death Relief Fund A/c	VI			(c)	Pension-cum-Gratuity Fund	XVIII	
						(d)	Administration Fund	XIX	

[Interest Account]			
[Substituted for the words "Interest Suspense Account" by Notification No. G.S.R. 60(E) dated 1.2.2013 (w.e.f. 2.9.1952)]			
5.	(a) Balance in the A/c to be credited to members up to 31-3-20..	VII	
	(b) Amount received during the year and to be credited to members Account next year.		
6.	(a) Staff Provident Fund Account	VIII	
	(b) Staff Provident Fund Interest Account.	IX	
7.	Pension-cum-Gratuity A/c (Staff)	X	
8.	Investment Fluctuation Account	XI	
9.	Security Deposits		
10.	Building Construction Fund	XII	
11.	Building Maintenance (repair, renewal and replacement) Fund	XIII	
12.	Revenue Surplus	XIV	
13.	Group Insurance Scheme.		
14.	Sundry credits	XV	
	TOTAL:		
	Previous year		
	(i) The accounts have been compiled on actual basis.		
2.	Land and Building		
	(a) Assets acquired		
	(b) Advance paid Total		
3.	Recoverable Advances (Staff)		XX
4.	Special Reserve Fund (Recoverable)		
5.	Security Deposits (Advances to parties)		
6.	Remittance in transit		XXI
7.	Cash in hand		
8.	Cash at Bank (Both SBI and RBI)		XXII
9.	Sundry Debits		XXIII
	TOTAL:		
	Foot Note:		

(ii) Estimated amount
due from the
employees but not
received. Rs.

(a) E.P.F.contribution
(b) Penal damages on
contribution,
Administration Rs.
charges and
inspection charges.

(iii) The investment of
E.P.F., S.P.F. and
Pension-cum-Gratuity
Fund are shown in the
Balance Sheet at cost
price.

(iv) Out of the building
construction Fund of
Rs. the cost of Land
and Building acquired
as on
31-3-20....Including
the advances paid is
Rs. and the balance of
Rs. is invested along
with E.P.F.
Administration Fund.

Financial
Advisor
and Chief
Accounts
Officer

Employees' Provident Fund Account Schedules

No. I

Details of Income:(1)Administration Charges.(2)Inspection Charges.(3)Penal Damages.Total:

No. II

Receipt from Government and other Accounts:(1)From Government for Administration of Family Pension Scheme A.E. (C.D.) Scheme.(2)From other Accounts.Total:Details of Receipt from other Accounts appearing in Sch. No. II(1)From administration A/c of E.D.L.I. Scheme.(2)From other Accounts.Total:Less:Amount transferred to other Accounts in Adjustment.Transfer from A/c. No. 2

to Account No. 4 and vice versa as per Regional Offices Accounts and Central Office Accounts.Total:Net Total:

No. III

Employees' Provident Fund A/c:Balance as per last Balance Sheet.Add:Contribution (including refund of withdrawal and transferred securities) received during the year.Contribution received by way of transferred securities (H.Q. Office contra).Interest credited to member's Account.Other Receipts.Total:Less:Payment made during the year to outgoing members on final settlement.Premia paid during the year on member's Life Insurance Policies.Loan paid during the year to the members.Unclaimed Deposit Account.Miscellaneous Payment Amount of securities transferred back to exempted estts.Total:Balance as on 31-3-20.....

No. IV

Unclaimed Deposit Account:Balance as per last Balance Sheet.Add:Amount transferred during the year.Less:Amount paid during the year.Balance as on 31-3-20

No. V

Special Reserve Fund:Balance as per last Balance SheetAdd:Amount recovered from employers Interest on S.R.F. Account.Less:(1)Amount paid from Special Reserve Fund during the year.(2)Amount transferred to Death Relief Fund.Balance as on 31-3-20.....

No. VI

Death Relief Fund:Balance as per last Balance Sheet.Amount received from S.R.F. Account.Amount recouped during the year.Total:Less:Payment made during the year.Balance as on 31-3-20.....

No. VII

Interest Suspense Account:Balance as per last Balance Sheet.Less:

- 1. Interest credited to members Account during the year.**
- 2. Interest paid on deposits refunded to exempted estts.**
- 3. Interest paid to vendors.**
- 4. Interest accrued on S.R.F. A/c. adjusted.**
- 5. Interest accrued on fluctuation Account adjusted.**

6. Balance in the Accounts to be credited to the subscribers/members A/c upto 31-3-20.....

Add:

- 1. Interest realised on investment of securities.**
- 2. Interest on S.B. Accounts (Central).**
- 3. Interest on S.B. Accounts (Regional).**
- 4. Interest on securities received from the estts.**
- 5. Interest realised from members on loans.**
- 6. Penal damages on belated contributions received during the year.**
- 7. Amount of loss on sale of securities credited.**

Balance as on 1-4-20.....

No. VIII

A.Staff Provident Fund A/c:Balance as per last Balance Sheet.Add:Contribution (including refund of withdrawal) received during the year.Interest credited to member's Account.Other Receipts.Less:Payment made during the year to outgoing members on final settlement.Premia paid during the year on member's Life Insurance Policies.Loan paid during the year to the members other payments (Transfer to other Regions).Balance as on 31-3-20.....B.S.P.F. A/c transferred from other Regions:Balance as on 31-3-20.....Add:Amount transferred out to the regions.Less:Amount received from other regions.Balance as on 31-3-20.....Total (A+B):

No. IX

Staff Provident Fund:Interest Account.Balance as per last Balance Sheet.Add:(1)Interest realised on investment of securities.(2)Interest on S.B. Account.Less:(1)Interest credited to member's Account during the year.(2)Interest paid to vendors.Balance as on 31-3-20....

No. X

Pension-cum-Gratuity Account:Balance as per last Balance Sheet.Add:Amount transferred during the year from A/c. No. 4.Interest realised on S.B. Account.Interest realised on securities during the year.Less:Payment made by the regions.Interest paid to vendors during the year.Balance as on 31-3-20....

No. XI

Investment fluctuation A/c:(A)Gain on redemption of securities accounted up to.(B)Gain on redemption of securities accounted for the year.(C)Interest on Fluctuation Account.Total:Less:Loss on sale of securities.Balance as on 31-3-20.....

No. XII

Building Construction Fund:Balance as per last Balance Sheet.Add:

1. Provision made during the year.

2. Interest credited to the fund.

Balance as on 31-3-20.....Note.-The cost of Land and Building acquired as on 31-3-20..... is Rs. and the amount available for construction purposes as on 31-3-20..... is Rs

No. XIII

Building Maintenance (Repair, Renewal, Replacement):Fund:Balance as per last Balance Sheet.Add:(1)Amount appropriated from Revenue Surplus during the year.(2)Interest credited.Balance as on 31-3-20.....

No. XIV

Revenue Surplus:Balance as per last Balance Sheet.Less:(1)Amount adjusted by the Regional Office.(2)Excess of expenditure over income during the year as transferred from Income and Expenditure Appropriation Account.Add:(i)Amount adjusted by Regional Offices.(ii)Excess of income over expenditure during the year as transferred from Income and Expenditure Appropriation Account.Balance as on 31-3-20.....

No. XV

Sundry Credits :-(a)Suspense Account (Unclassified)(b)Erroneous Receipt.(c)Irregular Payments.(d)Over Payments.(e)AFCD (DA) Account.(f)Amount repayable to E.D.L.I. Account.(g)(i)Pension Fund Investment A/c. and S.P.F. Investment A/c.(ii)Amount invested in E.P.F. A/c.(h)Erroneous Credit to A/c. No. 5(i)Amount not accounted for by the Regions though received in A/c. No. 5 from A/c. No.1.(ii)Extra credit given by Bank to A/c. No. 1/3 without any correspondingdebit to A/c.(iii)Amount credited to A/c. No. 5, No. 1/3 but not debited to A/c. No. 5(iv)Erroneous credit to A/c. No. 5(i)Erroneous/Excess credit to A/c. No. 8(j)Excess credit to A/c. No. 9.

No. XVI

Investment Account of Employees' Provident Fund:(a)Securities purchased centrally (cost price).Balance as per last Balance Sheet.Add:(i)Amount invested centrally during the year (cost price)(ii)Gain on the purchase of securities for the years.Less:(i)Loss on sale of securities during the year.(ii)Value of securities redeemed during the year.Balance (a) as on 31-3-20.....(b)Securities transferred by regions: balance as per last Balance Sheet (Accepted value).Add:Securities received during the year (Accepted value).Other Adjustment.Less:Securities returned back to estts. (Accepted value).Other Adjustment.Balance (b) as on 31-3-20.....Total (a) and (b).

No. XVII

Investment Account of Staff Provident Fund:Balance as per last Balance Sheet.Add:Amount invested centrally during the year (Purchase price).Total:Value of securities redeemed during the year.Less :

No. XVIII

Investment Account of Pension-cum-Gratuity Fund (Staff):Balance as per last Balance Sheet.Add:Amount invested centrally during the year purchase price.Less:Value of Securities redeemed during the year.Balance as on 31-3-20.....

No. XIX

Investment A/c of Administration Fund:Balance as per last Balance Sheet.Add:Investments made.Less:Securities redeemed during the year.Balance as on 31-3-20.....

No. XX

Recoverable advance (staff):as on 31-3-20.....(a)Conveyance advance.(b)House building advance.(c)Fan advance.(d)Warm clothing advance.(e)Festival advance.(f)Natural calamity advance.(g)Advance of pay/DA/TA(h)Food-grain advance.(i)Advance to Staff Co-operative Canteen/Stores.(j)Miscellaneous Payment.Total:

No. XXI

Amount in transit:(a)E.P.F. Account No. 4(b)E.P.F. Account No. 5(c)S.P.F. Account No. 8(d)Pension-cum-Gratuity Account No. 9(e)S.P.F. Investment A/c(f)Pension-cum-Gratuity Investment Account.Total:

No. XXII

Cash balance as on 31st March:(a)State Bank of IndiaE.P.F. Account No.1E.P.E. Account No. 2E.P.F. Account No. 4E.P.F. Account No. 5E.P.F. Account No. 8E.P.F. Account No. 9(b)Reserve Bank of IndiaE.P.F. Investment A/cS.P.F. Investment A/cPension-cum-GratuityInvestment Account.TOTAL: (a) + (b)

No. XXIII

Sundry debits:(A)Suspense Account (unclassified)(B)Irregular payments(C)Over Payments(D)Erroneous debit to A/c No. 5(a)Excess accounted for by Regional Office as transfer to A/c No.'5 from Account No. I(b)Extra debit made to A/c. No. 5 by Bank.Total:|}FORM 12 (Revised)THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952[See paragraph 38(2)]Statement of contributions for the month ofWage Period FromTo.....Name and Address of the EstablishmentCode No.....

Sl. No	A/c. No.	Name of the member (in block capitals)	Wages retaining allowance (if any) and D.A. including cash value of food concession paid to the member during the wage period	Amount of member's contribution deducted from the wages	Employer's contribution	Remarks
EPF	FPF @ 11/6%	Total	EPF	FPF @ 11/6%	Total	
(a)	(b)	(c)	(d)	(e)	(f)	
1	2	3	4	5	6	7

Total amount of contributions including refund of advancesAdministrative chargesTotal amount deposited in :(i)Account No. 10 Rs(ii)Account No. 10 RsBank in which depositedNo. and date of Bank Draft/Cheque Reserve Bank of IndiaSignature of the Employer or other Authorised OfficerStamp of the EstablishmentDatedNote.-(1) The names of existing members should be shown in the list of each month in the consecutive serial order of the account numbers. New members whose names are shown in the return for the first time should be shown at the end with a heading "New Members". In the case of members transferred from another factory/ establishment the name of the factory/ establishment from which transferred should be given in the "Remarks" column.(2)Mention should be made in column No. 8 above, about member's rate of voluntary contribution.(3)Variation in wages/contribution with that of previous month should be explained suitably in the "Remarks" column.FORM 12-A (Revised)(For Unexempted Establishments only)THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952[See proviso to paragraph 38(2)]Statement of contribution for the month ofName and Address of the EstablishmentCode No. of the Establishment

Total No. of subscribers	Wages on which contributions are recovered	Amount of contributions due as per recoveries made in the wages/acquittance register
--------------------------	--	--

Worker's share	Employer's share		
E.P.F.(a)	E.P.F. @ 11/6%(b)	Total(c)	E.P.F.(a) E.P.F. @ 11/6%(b) Total(c)
1	2	3	4

Worker's share			Employer's share			Total
EPF(a)	FPF 11/6%(b)	Total(c)	EPF(a)	FPF 11/6%(b)	Total(c)	
5	6	7				8

1. Total amount remitted in Account No. I Rs

Date of remittance

2. Total amount remitted in Account No. 10 Rs

Date of remittance

Amount of Adm. Charges due 0.37% of the amount of wages shown in column 2	Amount of Admn.Charges remitted in A/c No. 2	Date of remittance	Name and location of the Bank in which remitted or No. and date of the cheque/draft sent to Regional Officer	Whether the triplicate challan receipt is enclosed, if not, state reason	Remarks
9	10	11	12	13	14

Total No. of EmployeesContractRest.....Total.....Total No. of SubscribersCurrency period from 1st April, 20to 31st March, 20.....Statutory Rate of ContributionNo. of members voluntarily contributing at higher than the statutory rate.....Signature of the Employer(with Official Seal)DateNotes.-(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 Columns 6 to 8, suitable details indicating the circumstances, amount, No. of subscribers and the period involved should be furnished in the "Remarks" column or on the reverse.(3)Remittance shall invariably be made by deposits in the State Bank of India or its subsidiaries.FORM 13THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952(See paragraph 57)Application for transfer of E.P.F. AccountNote.-(i) To be submitted by the member to 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 directly by the employer to the P.F. Trust of the exempted establishment, with a copy to the RPFC concerned for details of the Family Pension membership.

To,
The Commissioner,
Employees' 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 Family Pension Fund may please be transferred to my present account under intimation to me. Necessary particulars are furnished below:

1. Name _____
2. Fathers/husband's name in case of married woman _____
3. Name and address of previous employer _____
4. EPF account number with previous employer _____
5. By whom the PF account of the previous establishment is kept _____
6. EPF account number with the previous employer (if allotted a separate one) _____
7. Date of leaving service with previous employer _____
8. Date of joining the present employer _____

Regional PF Name of the Commissioner at P.F. Trust

Date _____

Signature/left hand thumb-impression of the member

TO BE FILLED IN BY THE PRESENT EMPLOYER

9. Name and address of the establishment _____
10. EPF Code Account No. allotted to the member _____
11. EPF Account No. allotted to the member separately, if any _____
12. By whom the EPF account of the member in the present establishment is kept:
Being an unexempted establishment _____
Being an unexempted establishment _____
13. By whom the EPF account of the member in present establishment is kept: _____

(i) By Regional Office at _____

(ii) Sub-Regional Office at _____

(iii) By exempted PF Trust, viz. _____

(iv) By Private PF-Not covered under Act, viz _____

(i) PF-Regional Office at _____

(ii) PF-Sub-Regional Office at _____

14. In whose favour transfer is to be effected, i.e., 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 along with Annexure "K" (Revised):- By D.D. to the Regional PF Commissioner/ Officer-in-charge of Sub-Regional Office at- By D.D. to the P.F. Trust of the establishment with reference to details in Serial No. 13 above.- Membership details under Family Pension Fund forwarded to P.F. Regional Office/Sub-Regional Office at- By transfer entries to the Member's Ledger Card bearing Number in the present establishment from the Ledger Card bearing Number of the previous establishment.- Transfer intimation/copy of Annexure "K" (Revised) to the member placed below:

P.I. No.

Scroll No.

Paid by Cheque No.

_____ Dated _____

Cashier/Clerk

FORM 13-A (Revised) THE EMPLOYEES PROVIDENT FUNDS SCHEME, 1952 (See paragraph 57) Application for inter-regional transfer of accounts to be submitted through the present employer To, The Commissioner, Employees' Provident Fund Sir, I request that the Provident Fund and Family Pension Account may please be transferred to my present account under intimation to me. Necessary particulars regarding Provident Fund and Family Pension Fund are furnished below:

1. Name

.....

2. Father's name (or husband's name in case of married woman)

.....

3. Name and address of previous employer, whether

Unexempted/ Exempted/uncovered

4. (a) Previous Provident Fund Account No

.....

(b) Previous Family Pension Fund Account No

5. Date of leaving service with previous employer

.....

6. Name and address of the employer

.....

7. Whether Unexempted/ Exempted/uncovered

.....

8. (a) Present Provident Fund Account No

.....

(b) Present Family Pension Fund Account No. (if any)

9. Date of joining with present employer

.....

Signature or left/right hand thumb-impression of the member Endorsement to be completed by the forwarding authority Forwarded with the particulars furnished above duly verified. ** (The rules of our private provident fund permit such transfer and hence the transfer may be made. The cheque may be drawn in favour of including/excluding bank collection charges.) Signature of Employer or other Authorised Officer of the factory/ establishment with official seal* Left hand thumb-impression in the case of illiterate male member and right hand thumb-impression in the case of illiterate female member. ** Will apply in case of transfer to uncovered establishment. Note.-In case of transfer to provident fund accumulation to uncovered establishment, the benefit under Family Pension Fund Scheme should be paid to the member. FORM 14 THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952 (See paragraph 62) Application for financing a life insurance policy out of the provident funds account To, The Commissioner, Employees' Provident Fund I 5/o/D/o/W/o (Name in block capitals) an employee of authorise the Commissioner to--(i) withdraw, a sum of Rs (Rupees.....) 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.....) from my Provident Fund Account 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 such payments; (iii) to convert the said insurance policy into a paid-up one when the credit in my provident fund relating to my own contribution becomes inadequate 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 inform the Regional Commissioner accordingly; (iv) to pay late fees and/ or interest on my own contribution in my 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.

2. I accept that :

(i)the authorisation at paragraph 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 the 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 have enough accumulations 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 is enclosed 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 to be assigned to the Central Board of Trustees of the Employees' Provident Fund as security within six months of the date of the first 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 have been a member of the Fund for the period of not less than two years which is the minimum period for being eligible for financing insurance policy from the Fund.(b)The amount standing to my credit in my E.P.F. Account (my own share) is Rsas on.....which is sufficient for making payment to L.I.C. for two years.(c)My annual contribution to the fund of Rswhich is sufficient to pay my yearly premia.(d)I propose to nominate the same person as for the P.F.

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. Details of the *policy/proposal :-

(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. and date.(iii)Sum assured/proposal 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 payment of policy).(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 C.B.T., or "Certified that I have not withdrawn any amount previously for financing out of my provident fund account."(xiv)Remarks.Date **Signature or left/right thumb-impression of the memberCertified that this form has been *signed/thumb-impressed before me by(Name of member) Account No.....employed in(Name of establishment)Signature of the employer or his authorised officialDesignationCode No. of the Estt.Name and address of the establishment and its stampDate * Delete portion not applicable.** Left hand thumb-impression in the case of illiterate male member and right hand thumb-impression by illiterate female member.For use in Regional Commissioner's Office(Accounts Section)Please furnish the following information in respect of the subscriber :

Average of yearly contribution(employee's share only) on the basis of recent 12 months Form No. 12	Total contribution (Employee's 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 paragraphs 62 to 64 of the Employees' Provident Funds Scheme, 1952. A sum of Rs(Rupees.....) may be paid.

Clerk

Head Clerk Accounts Officer R.P.F.C.

(Insurance Section)

D.P.Sheet prepared and put up for signature

Clerk (Ins.)

H.C. (Ins.) Accounts Officer R.P.F.C.

FORM 15THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952Form of assignment of policies under paragraph 64(I) to be endorsed on policyI

.....S/o/D/o/W/o..... hereby assign unto the Board of Trustees, Employees' Provident Fund:

..... within the policy of assurance as security for payment of all sums which under paragraphs 67(1) and 68 of the Employees' Provident Funds Scheme, I may hereafter become liable to pay to the Fund.I herewith certify that no prior assignment of the within policy exists dated this

..... day of.....20.....StationAccount No
*Signature or left/right hand thumb-impression of the member* Left hand
 thumb-impression in the case of illiterate male member and right hand thumb-impression in the
 case of female member.WitnessCertified that this Form has been signed before me by
 employed in
Regd. No. of the
 factory/ establishmentCode No. of the factory/ establishmentDated
20.....Signature of the Employer or any Authorised
 OfficerDesignationStamp of the
 Establishment.....DateNote.-(1) The Policy is required to
 be assigned within six months after the first withdrawal in respect of it by endorsement thereon in
 terms of the above Form.(2)While assigning the Policy the notice hereunder should be given to the
 Life Insurance Corporation.NOTICEToThe Divisional Manager,The Life Insurance Corporation of
 India.UnitSubject: Assignment of Policy NoNotice is hereby
 given that Policy Nofor Rs..... on the life of Shri/Shrimati
as on this
day of..... 20..... been assigned in favour of
 Central Board of Trustees, Employees' Provident Fund by Shri/Shrimati

**2. 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 AssigneeFull AddressFORM 16THE
 EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952Application for advance from the Fund under
 paragraph 68-B

Part I

(To be completed by the member)(1)Name of the member (in block letters)
(2)Father's name (or husband's name in the case
 of married woman)(3)Name of the factory/ establishment
(4)Account No
(5)Rate of monthly
 basic wages and dearness allowance(6)Amount of advance
 required(7)Purpose for which advance
 is required:(a)Purchasing a dwelling-house.(b)Purchasing a dwelling site.(c)Construction of a
 dwelling-house.(d)Addition/substantial alteration or substantial improvements necessary to the
 dwelling-house owned by member.(e)Completing the construction of the dwelling-house already
 commenced by member.(f)Acquiring a flat in a building.(8)Whether any advance has been
 sanctioned for any of the purposes mentioned against Serial No. 7. If so, the date of sanction thereof
(9)Area and location of the dwelling site/house intended to be
 purchased/constructed/already purchased/constructed. Whether the site purchased/intended to be

purchased/constructed is within or outside municipal area(10)Name and address of the present owner of the dwelling site/house intended to be purchased
(11)Present state of the dwelling-house or the stage at which the construction is now on [to be filled in if the advance is required for purpose (d) or (e) mentioned against Serial No. 7.....](12)Desired mode of remittance and the address to which remittance is desired :(a)By postal money order at member's cost.(b)By crossed cheque through post. (Please send advance receipt in the enclosed form).(13)List of Documents to be enclosed in case of 7(a) and 7(b)-(i)Title Deed of proposed seller.(ii)Non-encumbrance certificate in respect of the dwelling site/house to be purchased.(iii)Agreement with the vendor for the purchase of site/house.(iv)An estimate of the cost of construction in the case of the advance for the construction of the house.

7.

(c)and 7(d)(i)Original title deed for certificate from appropriate revenue authority regarding ownership and non-encumbrance of the land.(ii)Sanctioned construction plan.Delete items if not applicable.Conditions(14)I undertake to comply with the following conditions:(i)The amount of advance shall be utilised for the purpose applied for.(ii)If the amount of advance is in excess of the actual expenditure incurred for the purpose for which the advance was granted the excess shall be refunded to the Fund within 30 days of the finalisation of the purchase or completion of the construction or completion of the additions to the dwelling-house as the case may be.(iii)If the advance is for construction of dwelling-house, the construction shall be commenced within six months of the withdrawal of the first instalment and completed within six months of the final instalment.(iv)If the advance is for the purchase of a dwelling site or house, the purchase shall be completed within six months of the withdrawal.(v)The amount of the advance shall not be utilised for constructing a dwelling-house on land which is not owned solely by me.(vi)The amount of advance shall not be utilised in purchasing a dwelling site or house which is not free from encumbrances and which is a share in a joint property.(vii)Such title deeds, plans, other documents and information related to the intended purchase, construction or addition as may be called for by Commissioner from time to time shall be furnished to him on demand.(viii)A declaration in the form prescribed by the Commissioner shall be furnished to him immediately on finalisation of the purchase or completion of the construction or addition to the house.(ix)If the purchase or construction for which the advance is granted does not materialise or if there is any breach of the conditions specified herein or in the EPF Scheme the entire amount of the advance together with interest thereon at the rate of 6-1/4% per annum shall be refunded to the Fund.DECLARATION(15)I declare that--(i)I have not taken any advance from the Fund under Paragraph 68-C of the EPF Scheme.(ii)The dwelling site/house intended to be purchased out of the advance applied for is free from encumbrances and is not a share in joint property.(iii)Without the further advance now applied for the construction already commenced cannot be completed/the additions which are essential cannot be made.(iv)I am the sole owner of the land on which I intend to construct a dwelling-house out of the advance applied for.(v)I have not taken any advance from the Fund under Paragraph 68-B/68-B(5).*(vi)All requirements of the local authorities in connection with the intended construction/purchase have been satisfied.Date **Signature or left/right hand thumb-impression of the memberPostal address:*Delete terms if not applicable**Left hand thumb-impression in the case of illiterate male member and right hand

thumb-impression in the case of illiterate female member.

Part II

(To be filled in by the employer) Certified that the application has been signed byemployed in my factory/ establishment after *he/ she has read the contents/the contents have been explained to him/her by me and that the Account No. and the rate of monthly basic wages given in the application are correct. Following documents furnished by him are enclosed herewith:(i)Original title deed.(ii)Non-encumbrance certificate in respect of the dwelling site/house to be purchased, duly signed with official seal from appropriate revenue authorities.(iii)Extract of Property Register/VII/XII duly signed with official seal by appropriate revenue authority.(iv)Agreement with the vendor for the purchase of the site/house.(v)Sanctioned construction plan and an estimate of the cost of construction in the case of the advance for construction of the house.(vi)Non-agriculture use certificate from appropriate revenue authority (in respect of agricultural land) on which dwelling-house is proposed to be constructed.(vii)Bank advance receipt duly signed by the applicant.DateSignature of the employer or an authorised official of the factory/ establishmentRegd. No. of the factory/ establishmentDesignation of the signing official with stamp of the factory/ establishmentCode No. of the factory/ establishmentDelete items if not applicable.**Left hand thumb-impression in the case of illiterate male member and right hand thumb-impression by illiterate female member.

Payment authorisedNo.....AuditorH.C.A.O.

Part III

(For use in Regional Commissioner's Office)(a)Years of service put in by the member(b)Total of accumulations standing to the credit of the member as his own share of contributionas on.....(c)Whether in case of construction of house any proof to show that the land belongs to the member of his/her spouse has been submitted(i)Original title deed.(ii)Non-encumbrance certificate from appropriate revenue authority.(d)Whether in case of purchase of dwelling site/house title deed of the proposed seller has been produced along with an agreement-with the vendor for the purchase of site/house as the case maybe.(e)Recommendations by the clerk with his dated initials.(f)Recommendations by the H.C. with his dated initials.(g)Recommendations by the Accounts Officer.(h)Orders of the Regional Commissioner.FORMS 17 & 18[Not printed]FORM 19THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952[Paragraph 72(5)]Application by an Adult Member of the Employees' Provident Funds Scheme, 1952 for claiming the Employees' Provident Fund Dues

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. Reason for
leaving service

7. Full postal
address (in block
letters)

Shri/Smt./Kumari S/o/W/o/D/o

Pin

8. Mode of
remittance [Put
a "tick" (☐) in the
box against the
one opted]

(a) by postal
money order at
my cost

To the address given against item No. 7

(b) by account
payee cheque
sent direct to
credit to my SB
A/c (Scheduled
Bank/P.O.)
under intimation
to me

SB A/c (No in figures)

(in words)

Name of the Bank

Branch

Full address

(Advance stamped receipt furnished below) of the Branch Certified that the particulars are true to

the best of my knowledge Date of joining the establishment Date of
leaving service Contribution for the current financial year

Month	Wages	Contribution	Period of break, if any	Month	Wages	Contribution	Period of break, if any						
Employee	Employer	Total		Employee	Employers	Total							
EPF	FP	EPF	FP	EPF	FP	EPF	FP	EPF	FP	EPF	FP	EPF	FP

(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 the employer or authorised official # Signature or left/right hand thumb-impression of the member

Signature of the employer or authorised official Signature or left/right hand thumb-impression of the member

Designation and Seal

Date.....

Encl.....

Declaration of non-employment I declare that I have not been employed in any factory/ establishment to which the Act applies for a continuous period of not less than 2 months immediately preceding the date of my application for final withdrawal of my Provident Fund money. Date Signature or left/right hand thumb-impression of the member Advance stamped receipt Received a sum of Rs. (Rupees*) from Regional Provident Fund Commissioner/Officer-in-Charge of Sub-Regional Office deposit in my Savings Bank Account towards the settlement of Provident Fund Account.* The space should be left blank which shall be filled in by RPFC/officer-in-charge of su -accounts office.

Affix Re.
Revenue
Stamp

Signature or left/right hand thumb impression of the member

(For the use of Commissioner's Office) A/c. settled in part/full entered in Form 21-A/24/2/9 Withdrawal Register.

Clerk Head Clerk

(P.I.No) (M.O./Cheque) Account No.

(Section) Passed for payment of Rs (in words) M.O.

Commissioner, (if any) Net amount to be paid by M.P. Accounts Officer Date

..... (For use in cash section) Paid by inclusion in Cheque

No. date vide Cash Book (Bank) Account No. 10 Debit

Item No.

Head Clerk Assistant Commissioner/Regional Commissioner

RemarksACKNOWLEDGEMENT CARDAccount No..... EPFO Office of the
RPFC/Officer-in-charge of sub-Regional OfficeACKNOWLEDGEMENT

Received the following claims:

Registration No.

.....

.....

EPF.....

Date.....

FPF

Official Seal

.....

.....

IF.....

POST CARD

In case, no intimation is received within a month, you may write to the Complaints
Officer, Employees' Provident Fund duly quoting the Registration Number and your
Provident Fund Account Number.

Postage
Prepaid

.....

.....

PIN.....

EMPLOYEES' PROVIDENT FUND ORGANISATIONOffice of the Regional Provident Fund
Commissioner/S.R.O(Full Address)

.....Instructions for filling up the applications (Forms 19 & 10-B)(For the
guidance of applicant only. No to be sent along with the claims)

1. All the columns on 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 years/attained 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.(e)Leaving India at least for a year.(f)Retrenched from service.(g)Discharged from service on receiving compensation under the Industrial Disputes Act, 1947.(h)Resigned, not employed in any factory to which the Employees' Provident Fund 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) 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 correct payee.

5. The literate member should sign the application form, illiterate male member should affix his left hand thumb-impression and illiterate female member should affix her right hand thumb-impression and the fact should be clearly recorded below thumb-impression.

6. If the claim is required to be submitted after completing the prescribed period (i.e., in case falling under items 2(g) and (h) 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 one of the following authorised and got attested over his official seal. (i) Magistrate; (ii) A Gazetted Officer; (iii) Post/Sub-Postmaster; (iv) President of the Village Union; (v) President of the Village Panchayat where if no Union Board; (vi) Chairman/Secretary/Member of the Municipal/District Local Board; (vii) Member of Parliament/Legislative Assembly; (viii) Member of Central Board of Trustees/Regional Committees Employees' Provident Fund; (ix) Manager of the Bank in which the Savings Bank Account is maintained; (x) Head of any recognised educational institution; (xi) any authorised person 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 covered under the ESI Scheme from 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.

9. The member should also furnish the address in the acknowledgement card attached to the claim(s).

10. Instructions to the employer before forwarding the claims.

Details of contribution in respect of the member for the current financial year should be furnished in the certificate portion, 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.

11. In support of claim under Employees' Family Pension Scheme, 1971 the period of break in reckonable service (i.e., period for which EPF contribution is not payable) should be furnished if not already intimated through contribution card.

Note:-If claim in Form 10-B (EPF) along preferred S. Nos 2,6 & 8 are not applicable.FORM 20THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952Regn. No(For Office use only)Form to be used:(1)by guardian of minor/lunatic member.(2)by a nominee or legal heir of the deceased member or(3)by the guardian of the minor/lunatic nominee or heir for claiming the Provident Fund accumulation of minor/deceased member.Note.-Read the Instructions carefully before completing this form.Particulars of Member(a)Name of the member (in Block Letters)(b)Father's/Husband's Name(c)Name & address of the factory/ establishment in which the member was last employed(d)Account No.(e)Date of leaving service(f)Reason for leaving service (in case of deceased member)(g)Date of death of the member(h)Marital status of the member on the day of deathParticulars 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 member)(Whether unmarried, married, widow, widower)(f)Relationship with the deceased member

3. (To be filled by the guardian/manager of minor/lunatic member or lunatic minor *[nominee(s)/legal heir(s)]/family member(s) 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

3.

-A. Particulars of the Minor/lunatic Nominee(s)/Legal Heir(s)/Family Member(s) on whose behalf the Provident Fund Amount is claimed.

Sl. No. Name Sex Age Religion Relationship
with the member with the guardian

1

2

3

* Delete, if not applicable.

4. Claimant's Full Postal Address

Shri/Smt(in block letters) S/o/W/o/H/o/D/o.....PIN
.....

5. Mode of remittance

(Put a "tick" (☐) in the box against the one opted)

(a) by postal money order at my cost

to the address given in Item No. 4

or(b) by account payee cheque sent direct for credit to my S.B. A/c. (Sch. Bank/Post Office) under intimation to me

*S.B. Account No.....

(Advance Stamped Receipt)

Bank.....

furnished below:

Branch.....

Full address ofBank.....

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 interests and benefit.- I certify that the minor member has not been employed in any factory/ establishment to which the Act applies for a continuous period of not less than 6 months immediately preceding the date of the application. Enclosure Date
.....Signature or left/right 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.....) from Regional Provident Fund Commissioner/Officer-in-Charge of Sub-Regional officeby deposit in my Saving Bank Account towards the settlement of Provident Fund Account of Shri/Smt

Affix Re. 1 Revenue Stamp

Signature or left/right hand thumb impression of the claimant

*The space should be left blank which shall be filled in by RPFC/Office-in-Charge of S.R.O., Certificate of the attesting authority
CONTRIBUTION FOR THE CURRENT PERIOD
CONTRIBUTION FOR THE CURRENT PERIOD

Month Contribution

Month Contribution

		Period of break, if any		Period of break, if any							
Employee	Employer	Total	Employee	Employer	Total						
EPF	FP	EPF	FP	EPF	FP	EPF	FP	EPF	FP	EPF	FP

- Certified that the above contributions have been included in the regular monthly remittances.-
Certified that the facts stated above are correct.- Certified that the claimant Shri/Smt./Kumari
.....is known to me and has signed/thumb-impressed before me. Signature of
the Employer or Authorised Officer Designation and Office SealFor the use of
Commissioner's Office Account settled entered in Form 21-A/24/2/9 (Revised) & Withdrawal
Register.

Clerk Head Clerk

P.I. No M.O./Cheque..... Account No.....Section
.....Passed for payment for Rs(in words)M.O. Commission (if any)Net
amount to be paid by M.ODateAccounts OfficerFor use in cash
sectionPaid by inclusion in Cheque Nodated.....vide Cash
Book (Bank) Account No. 3 Debit Item No

Head Clerk Assistant Commissioner/Regional Commissioner

Remarks

.....ACKNOWLEDGEMENT

CARD Account NoEPFO Office of the RPFC/Officer-in-Charge of Sub-Regional
OfficeACKNOWLEDGEMENT

Received the following claims:

Registration No.

.....

.....

EPF.....

Date.....

FPF

Official Seal

.....

.....

IF.....

Post Card

In case, no intimation is received within a month, you may write to the Complaints
Officer, Employees' Provident Fund duly quoting the Registration Number and your
Provident Fund Account Number.

Postage
Prepaid

.....

.....

PIN.....

Employees' Provident Fund OrganisationOffice of the Regional Provident Fund
Commissioner/S.R.OFull Address

.....Instructions(For the guidance of applicant only, not to be
sent along with the claim)The following instruction 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/deceased member. By whom the claim application should be preferred?

2. If the member is a minor by the guardian.

OR On death of the member: (a) If nomination subsists: - by the nominee(s); if the nominee(s) is/are minor by the guardian of minor(s). (b) If no nomination subsists: by the family members (family) includes posthumous child if any, except major sons, and married daughters whose husbands are alive, of the deceased member duly supported by list of surviving family members (as on the date of the death of the member) furnished by the last employer or mamlatdar/Tehsildar or Executive Magistrate indicating complete particulars such as name, relationship with deceased member (in the case of parents whether dependant or not), age, marital status. If any family member is a minor by the guardian of minor. If both (a) & (b) above are not applicable: by legal heir(s) duly supported by a legal heirship certificate (from the appropriate State normally Revenue authorities).

3. Documents to be enclosed:

(a) If the application is preferred by a guardian other than the natural guardian or minor member/nominee/family member/legal heir a guardianship certificate issued by competent Court of law should be enclosed. (b) Death certificate. (c) If the amount receivable exceeds Rs. 5,000 but less than 25,000 an affidavit-cum-indemnity bond (Form may be obtained from the ex-employer of Regional Provident Fund Commissioner or Officer-in-Charge of Sub-Regional Office) or Estate Duty Clearance Certificate. (d) If the amount receivable exceeds Rs. 25,000 an Estate Duty Clearance Certificate. Form 11 (FPF): Claim for benefits as admissible under the Employees' Pension Scheme, 1971. By whom claim application should be preferred? (1) If the member is minor by his guardian. OR (2) On death of the member: (i) If the deceased had "family" on the day of death the claim should be preferred by: (a) the widow or widower. (b) failing (a) above, by the guardian or eldest surviving minor son. (c) failing (a) and (b) above by the guardian or eldest surviving minor, unmarried daughter. (ii) If the deceased member had no family on the day of death, the Family Pension Fund benefit should be claimed by the person(s) eligible to receive the Provident Fund accumulation of the deceased member and if such member is a minor by the guardian. * (If the claimant being other than the natural guardian a guardianship certificate issued by the Court of law should be enclosed.) Important Note: - In case the member died while in service after contributing to the Family Pension Fund for a period of not less than two years, an application in Form 10-A should also be preferred for claiming monthly Family Pension. (iii) Form 5(F) "Benefit under Employees' Deposit-Linked Insurance Scheme, 1976. The benefit under Employees' Deposit-Linked Insurance Scheme, 1976 is admissible to the person(s) entitled to receive the Provident Fund Accumulation of the deceased member only under the following conditions: (1) The death should have occurred while in service; and (2) The average balance in the accounts of the deceased employee should not be below the sum of Rs. 1,000 during the preceding three years or during the period of his membership,

whichever is less. An affidavit-cum-indemnity bond in the prescribed form should be furnished wherever the payment under Employees' Deposit-Linked Insurance exceeds Rs. 5,000 (if amount receivable under Employees' Provident Fund and Employees' Deposit-Linked Insurance does not exceeds Rs. 25,000 one affidavit-cum-indemnity bond is sufficient). GENERAL: (1) All the columns in the form should be filled in, in ink, without any overwriting. (2) Correct postal address, including PIN CODE will enable to make prompt payment to the correct payee. (3) The claimant should also furnish the address in the acknowledgement attached to the claims. (4) The literate claimant should sign the application form. In case of illiterate: - Left hand thumb-impression by illiterate male claimant and right hand thumb-impression by illiterate female should be affixed in the claim form. (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 submit through the employer, the claim may be got attested with official seal by any one of the following officials: (i) Magistrate; (ii) A Gazetted Officer; (iii) Post/Sub-Postmaster; (iv) President of Village Union; (v) President of the 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 C.B.T. Regional Committee of the EPF; (ix) Manager of the Bank where claimant has account; (x) Head of any recognised educational institution or; (xi) Any other official as may be approved by the Commissioner. (6) Instruction to employers: - While forwarding the claims the employer should ensure that all the information required in the claim is furnished correctly and requisite documents are enclosed in support of claim under Employees' Family Pension Scheme, 1971 the period of break in reckonable service (i.e., period for EPF contribution is not payable should be furnished, if not already intimated through contribution card). For office use only Dated Official Seal and Registration No. FORMS 21-30 [Not printed] FORM 31 Application for Advance from the Fund [Refer: Instructions] (For office use only) Dated

Purpose for which advance is
required.....

Official Seal and Registration No

.....

Amount of advance required (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 & D.A. Basic+D.A. Total

.....

6. Full postal address of the member to which payment/intimation is to be sent

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 of the address given against Sl. No. 3) (c) By deposit in Bank Account No. in figures in words Name of the Bank (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 marriage of my son/daughter/brother/sister/Sri/Kumari [Name] aged to be celebrated on at Date 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. Certificate(s)/document(s) in support of my application is/are furnished/enclosed. Station Date 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) from the Regional Provident Fund Commissioner/Officer-in-Charge of Sub-Regional Office, Employees' Provident Fund towards the grant of advance from my Employees' Provident Fund Account mentioned by firm.

To be filled by the E.P.F. office. Affix Re. 1 Revenue Stamp

Signature of member

(To be furnished by the employer) (During the closure/lock-out of the factory/ establishment by any Gazetted Officer or the Chief Executive Head or local authorised (sic) or MP or MLA or member of C.B.T./Regional Committee EPF.) Certified that the application has been signed by the member in my presence after he/ she has read the contents and have been explained to him/her by me and that the information given in the application is correct required certificate(s) is/are enclosed. Date

Designation of the signing officer with Stamp of Signature of the Employer or an Authorised Officer the factory/ establishment of the factory/ establishment

Encl For use in Provident Fund Commissioner's Office Section Account No. Authority for payment of advance under paragraph 68 Passed for payment for Rs (Rupees only) Mode of remittance: Refer Sl. No. 7

M.O. Commissioner, if any.	Net Amount to be paid by M.O.	
Clerk	Head Clerk	Account Officer

P.I.No..... Vide Payment scroll P.C. to A.O.
 For use in Cash Section Paid by inclusion in Cheque No Dated
 the..... vide Cash Book (Bank) Account No. 3 debit item
 No.....
 Clerk Head Clerk Assistant Commissioner
 Remarks Instructions A member of the Fund may avail the following non-refundable in advances: The 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 Dwelling-house/ flat:

(From an "Agency": Original allotment order) (From an individual:-Original title deed (for verification and return) agreement with the seller, non-encumbrance certificate from appropriate authority that the house/: Q, is a new and unlive one furnishing the number and date of plan approval, commencement and completion of the house/ flat tax bill and receipts.)

3. Construction of a House:

Original title deed for verification and return (non-encumbrance certificate estimated, cost of construction, Approval Plant. Note.-While claiming the second and subsequent instalment the declaration/certificate as required by the Commissioner in his letter sanctioning the advance should be submitted along with the application). Agency referred to in 1 to 3 above would mean Central/State Government, a cooperative society, an institution, a Trust, a Local Body or a Housing Finance Corporation in case of transaction through an agency the payment will be made only by account payee cheque direct to the "Agency" concerned.

4. Addition, Alteration or Improvement to the House Owned by member or by 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 (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. Closure/Lock-out of the Factory & Establishment, for reasons other than Strike:

(Furnish the Certificate "A" given overleaf)

7. Non-Receipt of wages for 2 months:

(Furnish the Certificate "B" given overleaf)

8. Illness of member/Family Member:

(Furnish the Certificate "C" given overleaf)

9. Marriage of Self/Son/Daughter/Sister/Brother.

10. Post-Matriculation Education of Son/Daughter:

(certificate from the institution regarding the course of study and anticipated expenditure)

11. Damage to the property due to Natural Calamity (Flood/Riot/Earthquake):

(Furnish the Certificate "D" given overleaf)

12. Affected by cut in Electricity:

(Furnish the Certificate "E" given overleaf)

13. Purchase of Equipment for physically Handicapped Member.

(Furnish the Certificate "F" given overleaf) Notes.-(1) Such other documents, certificates, etc., as may be required by the sanctioning authority are also required to be furnished, through the establishment.(2) In case no intimation is received within a month please write to the R.P.F.C./Officer-in-Charge of sub-regional office through the establishment. Certificate-A (Refer: Instructions SI. No. 6) Certified that no compensation was paid to the member Sri/Smt/..... for the period of lock-out/closure. Signature of the Employer/Authorised officer with date and seal Certificate-B (Refer: Instructions SI. No. 7) Certified that member Sri/Smt has not received his/wages for a continuous period of two months or

more, i.e., from to.....Signature of the Employer/Authorised Officer with date and seal

Certificate-C (Refer: Instructions Sl. No. 8)Certified that--(i)The member Sri/Smthas/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 Officer with date and seal

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 by the Doctor of the Government/ESI/Private Hospital (ii) In case of treatment of T.B./Leprosy, paralysis or cancer by Doctor of Govt./Private Hospital/ESI or by a Regd. Medical Practitioner (iii) In case of treatment of heart ailment or mental derangement by a special Doctor.

Certified that Sri/Smt S/o/W/o/D/o.....,(i)is suffering from T.B./Leprosy/Paralysis/Cancer/Mental derangement/Heart ailment.(ii)is suffering from (disease) for which a major surgical operation and hospitalisation for a period of days from(iii)is suffering from and hospitalisation for a period days from to..... had or has become necessary.

Signature of Doctor with date and seal

Delete whichever is not applicable.

Certificate-D (Refer: Instructions SI. No. 11)Certified that the movable/immovable property of Shri/Smt viz., situated at has been damaged due to on (date) The estimated loss of property due tocalamity 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 member is/was located vide Notification/Press release no and date.....

Signature of Employer/Revenue Officer/Gazetted Officer/Member or C.B.T./Regional Committee with seal and date

Certificate-E (Refer: Instructions Sl. No. 12)Certified that the fall in wages amounting to 25% more than 25% of the wages in respect of Shri/Smt is due to power cut.

Signature of the Employer/Authorised official with date and seal

Certificate-F (Refer: Instructions Sl. No. 13)Certified that Shri/Smt/Km./..... S/o/W/o/D/ois physically handicapped, viz. (nature of handicap) and requires the equipment, viz, costing about Rs..... to minimise the hardship on account of handicap.

Signature of the Doctor with date and seal