### THE EMPLOYEES DEPOSIT-LINKED INSURANCE SCHEME, 1976

### **CONTENTS**

### CHAPTER I

	PRELIMINARY
1.	Short title, commencement and application
2.	<u>Definitions</u>
3.	Administration of the Scheme
4.	Regional Committee
5.	Delegation of power by the Central Board
6.	Administrative and financial powers of the Commissioner
7.	Contribution
8.	Mode of payment of contribution
8-A.	Recovery of damages for default in payment of any contribution
8-B.	Terms and conditions for reduction or waiver of damages
9.	<b>Employer's contribution not to be deducted from the wages of the employees</b>
10.	<b>Duties of employers</b>

Registers, Records, etc.

Annual report on the working of this Scheme

25.

**26.** 

27. <b>Omit</b>	ted]
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- **Special provisions relating to coalmines in respect of which applications are received for exemption from** the provisions of this scheme
- 29. Punishment for failure to submit returns etc.

### **FORMS**

### EMPLOYEES PROVIDENT FUND CONTRIBUTION REVISED RATE

### THE EMPLOYEES DEPOSIT-LINKED INSURANCE SCHEME, 1976

**G.S.R. 488** (E), **DATED 28**<sup>TH</sup> **JULY, 1976**<sup>1</sup>. -In exercise of the powers conferred by Sec. 6-C of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (19 of 1952), the Central Government hereby makes following Scheme, namely:

1. Published in the Gazette of India Extraordinary, Pt. II, Sec. 3(i), dated 28th July, 1976.

### **CHAPTER I**

#### **PRELIMINARY**

- 1. SHORT TITLE, COMMENCEMENT. –
- (1) The Scheme may be called the Employees' Deposit-Linked Insurance Scheme, 1976.
- (2) The provisions of this Scheme shall come into force on the 1<sup>st</sup> day of August, 1976.
- (3) Subject to the provisions of sub-section (2) of Sec. 16 and Sec. 17 (2-A) of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952, this Scheme shall apply to the employees of all factories and other establishments <sup>1</sup>[to which the said Act applies):

**PROVIDED** that the provisions of this Scheme shall not apply to tea factories in the State of Assam.

- 1. Subs. by G.S.R. 1788 dated 7th December, 1976 (w.e.f. 1st August, 1976).
- **2. DEFINITION.** In this Scheme, unless the context otherwise requires, -
- (a) "Act" means the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (19 of 1952);
- (b) "Assurance benefit" means a payment linked to average balance in the Provident Fund Account of an employee, payable to a person belonging to his family or otherwise entitled to it in the event of death of the employee while being a member of the Fund.
- (c) All other words and expressions used herein but not defined shall have the meaning respectively assigned to them in the Act or the Employees' Provident Funds Scheme, 1952.
- **3. ADMINISTRATION OF THE SCHEME**. This Scheme shall be administered by the Central Board constituted under Sec. 5-A of the Act.
- **4. REGIONAL COMMITTEE. -**The Regional Committee set-up under para. 4 of the Employees' Provident Fund Scheme, 1952, shall advise the Central Board on such matters, in relation to the administration of this Scheme, as the Central Board may refer to it from time to time and in particular, on:
- (a) Progress of recovery of contributions, under this Scheme, both from factories and establishments exempted under Sec. 17 of Act and other factories and establishments covered under the Act; and
- (b) Expeditious disposal of prosecutions.

### 5. DELEGATION OF POWER BY THE CENTRAL BOARD. –

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

THE EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976

Chairman or the Commissioner may consider necessary for the efficient administration of this Scheme.

- (3) All sanctions of expenditure made by the Chairman or Commissioner in pursuance of sub-paragraph (1) shall be referred to the Central Board as soon as possible after the sanction of the expenditure.
- **6. ADMINISTRATIVE AND FINANCIAL POWER OF THE COMMISSIONER.** The Commissioner may, without reference to the Central Board, sanction expenditure on contingencies, supplies and services and purchase of articles required for administering the Insurance Fund, subject to financial provisions in the budget and subject to the limits up to which he may be authorised to sanction expenditure on any single item from time to time by the Central Board.

### 7. **CONTRIBUTION.** –

(1) The contribution payable by the employer and the Central Government under sub-section (2) and sub-section (3) of Sec. 6-C of the Act, shall be calculated on the basis of the basic wages, dearness allowance (including the cash value of any food concession) and retaining allowance, if any, actually drawn during the whole month whether paid on daily, weekly, fortnightly or monthly basis

<sup>1</sup>[PROVIDED that where the monthly pay of an employee exceeds <sup>2</sup>[five thousand rupees] the contribution payable in respect of him by the employer and the Central Government shall be limited to the amounts payable on a monthly pay of <sup>2</sup>[five thousand rupees] including dearness allowance, retaining allowance (if any) and cash value of food concession.]

- (2) Each contribution shall be calculated to <sup>3</sup>[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.]
- 1. Ins. by G.S.R. 969, dated 14<sup>th</sup> July, 1978 (w.e.f. 29th July, 1978).
- 2. Subs. by G.S.R. 576, dated 1st November, 1994 (w.e.f. 1st October, 1994).
- 3. Subs. by G.S.R. 547, dated 19th July, 1983, published in the Gazette of India, Pt. II, See. 3 (i), dated 23rd July, 1983 (w.e.f. 1st September, 1985).

### 8. MODE OF PAYMENT OF CONTRIBUTION. –

(1) The contribution by the employer shall be remitted by him together with administrative charges at such rate as the Central Government may fix from time to time under sub- section (4) of Sec. 6-C of the Act, to the Insurance Fund within fifteen days of the close of every month by a separate bank draft or cheque or by remittance in cash in such manner as may be specified in this behalf by the Commissioner. The cost of remittance, if any, shall be borne by the employer.

- (2) It shall be the responsibility of the employer to pay the contribution payable by himself in respect of the employees directly employed by him and also in respect of employees employed by or through a contractor.
- (3) The Central Government shall credit its contribution to the Insurance Fund as soon as possible after the close of every financial year.
- (4) The Commissioner shall deposit the bank draft or cheque received from the employers in the State Bank of India or any bank specified in the First Schedule to the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970).

### <sup>1</sup>[8-A. RECOVERY OF DAMAGES FOR DEFAULT IN PAYMENT OF ANY CONTRIBUTION. -

(1) Where an employer makes default in the payment of any contribution to the Insurance Fund, or in the payment of any charges payable under any other provision of the Act or of the Scheme, the Central Provident Fund Commissioner or such officer as may be 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 below:

Perio	d of default	Rate of damages		
(a)	Less than two months	(Percentage of arrears per annum) Seventeen		
(b) mont	Two months and above but less than four hs	Twenty-two		
(c) mont	Four months and above but less than six hs	Twenty-seven		
(d)	Six months and above	Thirty-seven.		

- (2) The damages 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.
- 1. Ins. by G.S.R. 522 (w.e.f. 1st September, 1991).
- **8-B. TERMS AND CONDITIONS FOR REDUCTION OR WAIVER OF DAMAGES.** -The Central Board may reduce or waive the damages levied under Sec. 14-B of the Act in relation to an establishment specified in the second

THE EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976 proviso to Sec. 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 upto 100 per cent may be allowed;
- (c) In other cases, depending on merits reduction of damages upto 50 per cent may be allowed.
- 9. EMPLOYER'S CONTRIBUTION NOT TO BE DEDUCTED FROM THE WAGES OF THE EMPLOYEES. -Notwithstanding any contracts to the contrary, the employer shall not be entitled to deduct the employer's contribution payable by him under this Scheme from the wages of the employees or to recover it from them in any other manner.

### 10. DUTIES OF EMPLOYERS. -

- <sup>1</sup>[(l) Every employer shall send to the Commissioner, within fifteen days of the commencement of the Scheme, a consolidated return in such form as he may specify, of the employees who are entitled and required to become members of the Insurance Scheme showing inter alia the Insurance Scheme Number, name, accumulations in the Insurance Scheme as at the end of the financial or accounting year preceding the date on which this Scheme comes into force together with certified copies of nomination executed by each employee under the rules of the Provident Fund of the Establishment.
- <sup>2</sup>[(1-A) Every employer shall send to the Commissioner within fifteen days of the close of each month, a return <sup>3</sup>[in Form 5 of the Employees' Provident Fund Scheme], of the employees, -
- (a) Qualifying to become members of the Insurance Fund, for the first time during preceding month together with the certified copies of nomination made by each such qualifying employee, and
- (b) Leaving service of the employer during the preceding month

4[\* \* \*]

PROVIDED that if there is no employee quailing to become a member of the Insurance Fund for the first time or there is no employee leaving the service of the employer, during the preceding month, the employer shall send a "NIL" return:

(1-B)	Every employee shall send to Commissioner, within twenty-five days of the close of the month, in such form as
he may	specify, a monthly abstract showing, inter at the aggregate amount of wages of all the members on which
contrib	utions are payable and the employer's contribution in respect of all such members for the month.]

- (2) Every employer shall maintain such accounts in relation to the amounts contributed to the Insurance Fund by him as the Central Board may, from time to time, direct, and it shall be the duty of every employer to assist the Central Board in making such payments from the Insurance Fund <sup>5</sup>[\*\*\*] as are sanctioned by or under the authority of the Central Board.
- (3) **6**[\* \* \* \* \* \*]
- (4) 7[\* \* \* \* \*]
- 1. Subs. by G.S.R. 420, dated 31st August, 1992 (w.e.f. 19th September, 1992).
- 2. Ins. by ibid, (w.e.f 19th September, 1992).
- 3. Subs. by G.S.R. 292 dated 24th May, 1994 (w.e.f Ist March, 1994).
- 4. Omitted by G.S.R. 24, Dated 31st December, 1996, (W.E.F. 11th January, 1997).
- 5. The words "to his employees" omitted by G.S.R. 329, dated 20th February, 1978 (w.e.f 4th March, 1978); and G.S.R. 351, dated 20th February, 1978.
- 6. Sub-paragraph (3) omitted by ibid
- 7. Sub-paragraph (4) omitted by G.S.R. 648, dated 4th May, 1977 (w.e.f 21st May, 1977).
- 11. INSPECTION OF RECORDS AND REGISTERS 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 requires, produce before him the records and other registers then in his possession, for inspection.
- 12. SUPPLY OF FORMS TO EMPLOYERS. -The Commissioner shall supply to employer free of charge, on demand, forms referred to in this Scheme to the extent absolutely necessary.
- **ADMINISTRATION ACCOUNT.** -The contributions received from the employers and the Central Government under sub-section (4) of Sec. 6-C of the Act shall be credited to a separate account called "The Insurance Fund Central Administration Account" and all expenses in connection with the Administration of this Scheme, other than the cost of benefits provided by or under this scheme, shall be met out of this account.
- 14. **DEPOSIT-LINKED INSURANCE FUND ACCOUNT.** -The amount received as the employer's

contribution and also the Central Government's contribution to the Insurance Fund under sub-sections (2) and (3) of Sec. 6-C shall be credited to an account called the "Deposit-linked Insurance Fund Account", and all expenses towards the cost of any benefits provided by or under the Scheme shall be met out of this account.

### <sup>1</sup>[15. INVESTMENT OF MONEYS BELONGING TO THE INSURANCE FUND. –

- (1) All moneys standing to the credit of the Insurance Fund as on 31 st March 1997 shall be kept in deposit with the Central Government in the Public Account, and the Central Government shall allow interest at a rate not less than 8-1/2% per annum.
- (2) The moneys credited as contributions to the Insurance Fund on and from the 1st day of April, 1997 shall be invested as per the investment pattern notified under paragraph 52 of the Employees' Provident Funds Scheme, 1952].
- 1. Subs. by G.S.R. 334. dated 29th August, 1997 (w.e.f. 13th September, 1997).
- **16. INTEREST.** –All interest, rent and other income realized and net profits or losses, if any, from the sale or investments, not including therein the transaction of the Insurance Fund Central Administration Account, shall be credited or debited as the case may be to the Insurance Fund.

### 17. DISPOSAL OP THE INSURANCE FUND.-

- (l) Subject to the provisions of the Act and of this Scheme, the Insurance Fund, not including therein the Insurance Fund Central Administration Account, shall not, except with previous sanction of the Central Board, be expended for any purpose other than the payment of the benefits in accordance with the provisions of this Scheme.
- (2) The Insurance Fund shall be operated upon by such officers as may be authorised in this behalf by the Central Board.
- 18. **EXPENSES OF ADMINISTRATION.** -All expenses relating to the administration of this Scheme including the expenses incur-red on Regional Committee shall be met from the "Insurance Fund Central Administration Account".
- <sup>1</sup>[19. FORM AND MANNER OF MAINTENANCE OF ACCOUNTS. -The Central Board shall maintain the accounts of its income and expenditure including its administrative account in Form I and Form 2 and the balance-sheet in Form 3. The accounts shall be prepared for the financial year and the books shall be balanced on the thirty-first March each year].
- 1. Subs. by G.S.R. 12. dated 21st December, 1992 (w.e.f 2nd January, 1993).

#### 20. AUDIT. –

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

### **21. BUDGET.** -

- (1) The Commissioner shall place before the Central Board each year before the first fortnight of February of budget showing separately the probable receipts from the contributions and from the levy of administrative charges and the expenditure, which is proposed to be incurred 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) Me Central Government may make such modification 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 Insurance Fund Central Administration Account in accordance with para. 18; and
- (iii) Every re-appropriation so made shall be reported by him to the Central Board at its next meeting.
- (4) The Commissioner shall place before the Central Board a supplementary budget for a financial year, giving dated estimates and reasons of inescapable expenditure which is likely to be incurred during the year for which no provisions has been made in the sanctioned budget and which cannot be covered under the provisions of sub-paragraph (3). The supplementary budget as approved by the Central Board shall be submitted for sanction to the Central Government within a month of its being placed before the Central Board.

(5) Any expenditure incurred by the Commissioner over and above the sanctioned budget of the financial year and not covered under the provisions of sub-paragraphs (3) and (4), shall be reported to the Central Board at the earliest practicable moment after the excess is established for its consideration and for obtaining sanction of the Central Government.

### 22. SCALES OF ASSURANCE BENEFITS AND MINIMUM AVERAGE BALANCE TO BE MAINTAINED BY AN EMPLOYEE. -

<sup>1</sup>[(1) On the death of an employee, who is a member of the Fund or of a provident fund exempted under Sec. 17 of the Act, as the case may be, the persons entitled to receive the provident fund accumulations of the deceased shall, in addition to such accumulations be paid an amount, equal to the average balance in the account of the deceased in the Fund or of a Provident Fund exempted under Sec. 17 of the Act, as the case may be, during the preceding twelve months or during the period of his membership, whichever is less, except where the average balance exceeds rupees twenty-five thousand, the amount payable shall be rupees twenty five thousand plus 25 per cent. of the amount in excess of rupees twenty five thousand subject to a ceiling of rupees thirty-five thousand.]

2[\* \* \* \* \* \*]

<sup>3</sup>[Explanation l.-For the purpose of determining the average balance in the Fund or in the provident fund exempted under Sec. 17 of the Act, as the case may be, in relation to any employee, the sum total of contributions by the employee and the employer, due for and up to the relevant period, whether paid or unpaid in the Fund or in the Provident Fund exempted under Sec. 17 of the Act, as the case may be, together with interest thereon, shall be included.

**Explanation 2.** -The period of <sup>4</sup>[twelve months] for calculation of benefits under this Scheme shall be computed backwards from the months preceding the month in which death of the member occurs.)

- (2) In the case of a part-time employee who was a member of the Fund <sup>5</sup>[or of a Provident Fund exempted under Sec. 17 of the Act, as the case may be], while serving in more than one factory or establishment the quantum of benefit under this Scheme shall be determined with reference to the average of the aggregate balance in all his accounts in the Fund <sup>5</sup>[or of a Provident Fund exempted under Sec. 17 of the Act, as the case may be,] during the preceding <sup>4</sup>[twelve months].
- 1. Subs. by G.S.R. 153, dated 7th March, 1994 (w.e.f. Ist April. 1993).
- 2. Omitted by ibid.
- 3. Ins. by G.S.R. 351, dated 20th February, 1978.
- 4. Subs. by G.S.R. 354, dated 22nd May, 1990 (w.e.f lst March, 1990).
- 5. Ins. by G.S.R. 329, dated 20th February, 1978 (w.e.f. 4th March, 1978); and G.S.R. 351, dated 20th February, 1978.

### 23. ASSURANCE BENEFIT TO WHOM PAYABLE. -

the age of majority at the time of his death.

payable to the person legally entitled to it.

(1) The nomination made by an employee under the Employees' Provident Funds Scheme, 1952 <sup>1</sup> [or under the Provident Fund exempted under Sec. 17 of the Act, as the case may be shall be treated as nominations under this Scheme and the, assurance amount shall become payable to such nominee or nominees.
(2) If no nomination subsists or if the nomination relates only to part of the amount standing to his credit in the fund <sup>2</sup> [or of a provident fund exempted under Sec. 17 of the Act, as the case may be], 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 Cls. (a), (b), (c), and (d):
PROVIDED further that the widow or widows, and the child or children of a deceased son shall receive between them

in equal parts only the share which that son would have received if he had survived the employee and had not attained

In any case to which the provisions of sub-paragraphs (1) and (2) do not apply the whole amount shall be

<sup>3</sup>[(4) If a person who is eligible to receive assurance Scheme benefit of the deceased member in terms of sub-paragraphs (1), (2) or (3) is charged with the offence of murdering the member or for abetting in the commission of such an offence, his claim to receive assurance benefit shall remain suspended till the conclusion of the criminal proceedings instituted against him. If on the conclusion of the criminal proceedings, the person concerned is, -

- (a) Convicted for the murder or abetting in the murder of the member, he shall be debarred from receiving his share of Deposit-Linked Assurance Benefit which shall be payable to other eligible members if any of the family; or
- (b) Acquitted of the charge of murdering or abetting in the murder of the member, his share shall be payable to him.)

**Explanation-**For the purpose of this paragraph an employee's posthumous child, if born, alive, shall be treated in the same way as a surviving child born before his death.

- 1. Subs. by G.S.R. 873, dated 25th September, 1986 (w.e.f 11th October, 1986); and G.S.R. 874. dated 30th September, 1986, published in the Gazette of India, Pt. II, Sec. 3. (i), dated 11th October, 1986.
- 2. Ins. by G.S.R. 329, dated 20<sup>th</sup> February. 1978 (w.e.f 4th March, 1978): G.S.R. 351, dated 20<sup>th</sup> February, 1978.
- 3. Ins. by G.S.R. 420, dated 31st August, 1992 (w.e.f. 19th September, 1992).
- 24. ASSURANCE AMOUNT-HOW TO BE PAID. –
- (1) The nominee or nominees or other claimants shall send a written application to the Commissioner or through the employer in such forms as the Commissioner may specify, to claim payment under this Scheme.
- (2) If the person to whom any amount is to be paid under this Scheme is a minor or a lunatic, the payment shall be made in accordance with the provisions in the Employees' Provident Funds Scheme, 1952, relating to payment to such persons.
- 1[(3) The payment to be made at the option of the person to whom payment is to be made, -
- (i) By postal money order, or
- (ii) By deposit in the payee's bank account in any Scheduled Bank or any Co-operative Bank (including the Urban Co-operative Banks) or any post office, or
- (iii) By deposit in the payee's name (the whole or part of the amount) in the form of annuity/term deposits scheme in any Nationalised Bank, or
- (iv) Through the employer.]

<sup>2</sup>[(4) The claims, complete in all respects submitted along with the requisite documents shall be settled and benefit amount paid to the beneficiary within thirty 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 thirty days from the date of receipt of such application. In case the Commissioner fails without sufficient cause to settle a claim complete in all respect within thirty days, the Commissioner shall be liable for the delay beyond the said period and penal interest @ 12% per annum may be charged on the benefit amount and the same may be deducted from the salary of the Commissioner.]

- 1. Subs. by G.S.R. 873, dated 25th September, 1986 (w.e.f. 11th October, 1986); G.S.R. 974, dated 30th September, 1986, published in the Gazette of India. Pt. II, Sec. 3 (i), dated 11th October, 1986.
- 2. Ins. by G.S.R. 334, dated 29th August, 1997 (w.e.f. 13th September, 1997).
- **25. REGISTERS, RECORDS ETC.-**The Commissioner may, with the approval of the Central Board specify the registers and records to be maintained in respect of the employees, the form or design of any identity card, token or disc for the purpose of identifying any employee or his nominee or nominees or a member of his family entitled to receive the benefit under this Scheme and such other formalities as have to be completed in connection with the payment of the said benefit, subject to such periodical verification as may be considered necessary.
- **26. ANNUAL REPORT ON THE WORKING OF THIS SCHEME.** -The Central Board shall approve before the <sup>1</sup>[10th of December] and submit to the Central Government before the <sup>1</sup>[20th of December] each year, a report on the working of the Scheme during the previous financial year.
- 1. Subs. by G.S.R. 354 dated 22nd May, 1990 (w.e.f. Ist March 1990).
- 27. 1[\* \* \* \* \* \* \*]
- 1. Omitted by G.S. R. 648, dated 4th May, 1977 (w.e.f. 21st May, 1977).
- 28. SPECIAL PROVISIONS RELATING TO COAL MINES IN RESPECT OF WHICH APPLICATIONS ARE RECEIVED FOR EXEMPTION FROM THE; PROVISIONS OF THIS SCHEME. –
- (1) A Commissioner may by order and subject to such conditions as may be specified in this order exempt from the operation of all or any of the provisions of the Scheme an employee to whom this Scheme applies on receipt of application from such an employee:

PROVIDED that such an employee is without making any separate contribution or payment of premium, in enjoyment of benefits in the nature of like assurance, whether linked to their deposits in Provident Funds or not, according to the rules of the factory or other establishment and such benefits are more favourable than the benefits provided under this Scheme.

- (ii) Where an employee is exempted, as aforesaid, the employer shall, in respect of such employee maintain such accounts, submit such returns, provide such facilities for inspection as the Commissioner may direct and pay such inspection charges and make such investments as the Central Government may direct.
- (2) An employee exempted under sub-paragraph (1), may, by an application to the Commissioner make a request that the benefits of the Scheme be extended to him.
- (3) No employee shall be granted exemption or permitted to apply out of the exemption more than once on each account.
- (4) (i) The <sup>1</sup>[Central Provident Fund Commissioner may by order and subject to such conditions as may be specified in the order exempt from the operation of all or any of the provisions of this Scheme any class of employees to whom this Scheme applies, on receipt of an application, therefor, in such form as the Commissioner may specify:

PROVIDED that such class of employees is, without making any separate contribution or payment of premium, in enjoyment of benefits in the nature of life assurance, whether linked to their deposits in Provident Fund or not, according to the rules of the factory or other establishment and such benefits are more favourable than the benefits provided under this Scheme.

- (ii) Where any class of employees is exempted as aforesaid, the employer shall, in respect of such class of employees maintain such accounts, submit such returns, provide 'such facilities for inspection, pay such inspection charges and make investments in such manner as the <sup>1</sup>[Central Provident Fund Commissioner] may direct.
- (5) A class of employees exempted under sub-paragraph (4) or the majority of employees constituting such class may, by an application to the Commissioner, make a request that the benefits of this Scheme be extended to them.
- (6) No class of employees or the majority of employees constituting such class shall be granted exemption or permitted to apply out of exemption more than once of each account.
- (7) Notwithstanding anything contained in this Scheme the Commissioner may in relation to a factory or other establishment in respect of which an application for exemption under Sec. 17 (2-A) of the Act has been received, relax pending the disposal of the application, the provisions of this Scheme in such manner as he may direct.
- 1. Subs. by G.S.R. 228, dated 2nd March, 1989 (w.e.f. 25th March, 1989), for the words "Central Government".
- <sup>1</sup>[29 PUNISHMENT FOR FAILURE TO SUBMIT RETURNS ETC.-If any person, -

THE	EMPI	OYFES!	DEPOSIT-I	INKED INS	SURANCE	SCHEME	1976

- (a) Deducts or attempts to deduct from the wages or other remuneration of a member the whole or any part of the employer's contribution, or
- (b) Fails or refuses to submit any return, statement or other documents required by this Scheme or submits a false return, statement or other documents, or makes a false declaration, or
- (c) Obstructs any Inspector or other official appointed under the Act or this Scheme in the discharge of his duties or fails to produce any record for inspection by such Inspector or other official, or
- (d) Is guilty of contravention of or non-compliance with any other requirements of this Scheme,

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.)

1. Ins. by G.S.R. 420, dated 31st August, 1992 (w.e.f 19th September, 1992).

### FORM 1 (PF)

# CONSOLIDATED RETURN OF EMPLOYEES ENTITLED AND REQUIRED TO BECOME MEMBERS OF INSURANCE FUND ON THE DATE THE SCHEME COMES INTO FORCE

(For exempted establishments)

### EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976

(PARA. 10)

	Code No. of the Establishment
Name and address of the establishment	Date of coverage
Industry in which establishment	Registration No. of establishment
is engaged	

Sl. No.	A/c. No. as in PF	employee (in	Father's name (or husband's name in the case of married woman)		Accumulations in his/her Provident Fund account at the end of the financial/accounting years, preceding the date the Scheme	l
					comes into force	
(1)	(2)	(3)	(4)	(5)	(6)	(7)

Date	Signature of the employer or other
	authorised officer of the establishment
Station	Stamp of the establishment
<b>Note:</b> 1. This form should be accompanied by ce each employee under Provident Fund rules of the	ertified copies of the nominations) and or changes therein made by establishment.
2. Remarks for the missing A/c. No. (i.e. those is at the end.)	in respect of employees who had left service, etc. should be given be
FORM 2 (PF)	

# RETURN OF EMPLOYEES ENTITLED FOR MEMBERSHIP OF THE INSURANCE FUND

 $(For\ exempted\ establishments)$ 

## EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976 [PARA. 10]

During the month of
Name and address of the establishment
Code No. of the establishment

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

Signa	ature of the emp	oloyer or other a	uthorised office	r of the establisl	nment Stamp of	the establishme	ent	
Date								
	: This form show				omination (s) /a	and or changes t	herein made by	each
				FORM 3 (PF)				
	1	RETURN OF N	MEMBERS OF	FINSURANCE	FUND LEAV	ING SERVICE	Ξ	
		]	DURING THE	MONTH OF	19	•		
			(For exe	empted establis	hments)			
EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976								
				(PARA. 1 0)				
Nam	e and address of	f the establishm	ent					
Code	No. of the estal	blishment	• • • • • • • • • • • • • • • • • • • •					

THE EMPLOYEES' [	DEPOSIT-LINKED I	NSURANCE SCHEM	ME, 1976			
Sl. No.	A/c No.	Name of the member (in block letters)			Date of Reasons for leaving service leaving service	
(1)	(2)	(3)	(4)	(5)	(6)	his/her death (7)
Date  Signature of the enauthorised officer of Stamp of the establishment	of the establishr					
			FORM 4 (PF	)		
	STATEMI	ENT OF CONT	RIBUTION FO	OR THE MON	NTH OF19	•
		(For ex	xempted establi	ishments)		
	EMPLOY	EES' DEPOSI	T-LINKED IN	SURANCE SO	<b>CHEME, 1976</b>	
			(PARA. 10)			
			Contra	act Rest	Total	
Total No. o	of Members	•••••				
Name and a	address of the e	stablishment	•••••			
Currency period from	om					

1.4.19...to 31.3.19...

Code No. of the establishment ......

Statutory rate of contribution

THE EMPLOY	THE EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976							
Wages on	Amount of	Amount of	Employee's	Amount or	Date of	Name and	Whether	Remarks
which	employer's	Administrative	eshare of	administrativ	eremittance	location of	the	
contributions	share of	charges due at	contribution	charges		the bank in	triplicate	
are payable	contributions	0.1% of the	remitted in	remitted in		which	challans	
	due @ 0.5%	amount of	A/c No. 21	A/c No. 22		remitted or	receipt is	
	of the amoun	twages shown				no. and date	enclosed, if	<b>?</b>
	of wages	in col. 1				of the	not, state	
	shown in					cheque/	reasons	
	column 1					draft sent to		
						regional		

(5)

office

(9)

(8)

(7)

(6)

Date.....

(4)

No. as per last months', return No. of new members vide Form 2(IF)(-) No. of members left service vide Form 3 (IF) \*Net Total

(2)

Signature of the employer (with official seal)

(1)

(3)

- **Note;** 1. If there is any substantial variation between the wages and amount of contribution shown above and those shown in the last month's return, suitable explanation should be given in the Remarks column.
- 2. If any arrears or contributions or damages are included in the figures under column. 4 suitable replies indicated the circumstances, amount, No. of members and the period, Involved should be furnished in the Remarks col. or on reverse.

### FORM 5 (PF)

### APPLICATION FOR PAYMENT OF ASSURANCE BENEFIT OF DECEASED EMPLOYEE TO NOMINEE/LEGAL HEIR

### EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976 (PARA. 23)

NOTE: Read the 'Instructions' carefully before completing this form

<sup>\*</sup>This should tally with the figures given at the top right hand corner of the form.

THE EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976

(Through the employer under whom the deceased was last employee

I being a nominee/legal heir/guardian of minor nominee(s) or minor heir(s) of the deceased employee apply for the payment of Assurance Benefit under the Employee's Deposit-Linked Insurance Scheme, 1976.

(FOR USE BY THE NOMINEE(S)/LEGAL HEIR(S), OTHER THAN MINORS)

Name and	Sex	Age pr year of	Marital status	Relationship with Remarks
address of the		birth		the deceased
applicants(s)				

### (FOR USE IN RESPECT OF MINOR NOMINEE(S)/HEIR(S))

Name and	Sex	Age or year	Name or minor	Sex	Age or year	Relationship	Remarks
address of the		of birth	nominee(s)		of birth	of the	
applicant(s)			heir(s)			guardian	
						with the	
						minor	
						nominee (s)	
						heir(s)	

- 2. The particulars in respect of the deceased member are furnished below:
- Name of the deceased
- b. Father's name (or husband's name in the case of married woman)
- c. Date of birth
- d. Last employed in
- e. Account Number in Provident Fund/insurance Fund
- 3. The particulars of the savings bank account into which the amount is to be deposited.

[Paragraph 24(3) of the Employees' Deposit-Linked Insurance Scheme, 19761

- a. Name and address of the claimant.
- b. Name and full address of the Bank specified in Sch. I to the Banking

Companies (Acquisition and transfer of Undertakings) Act, 1970.

c. Savings Bank Accou	ant Number of the claimant:
I declare that the above p	articulars are true to the best of my knowledge. Date
Signature or left/right han	nd thumb-impression of Shri/Smt/Kum the applicant.
(Left thumb-impression i female applicants)	n the case of illiterate male applicants and right thumb impression in the case of illiterate
	ADVANCE STAMPED RECEIPT
Received a sum of Rs	(Rupees) from Regional Provident
	cer-in-Charge of Sub- Regional Officeby deposit in my savings bank account towards Linked-Insurance benefit.
AFFIX 1	
RUPEE	
REVENUE STAMP	
Date	
The space should be left Sub-Regional Office.	blank which shall be filled in by Regional Provident Fund Commissioner/Officer-in-charge of
	Signature or left/ right hand thumb-
	impression of the claimant.
	Certified that the claimant signed/thumb-impressed before me.
Encl:	Signature of the employer or any authorised official.
Designation	
Stamp of the Factory/Est	t.

THE EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976

THE EMPLOY	EES' DEPOSIT-LINKED I	INSURANCE SCHE	ME, 1976			
Date						
	(TO B	E FILLED IN I	BY THE EMPL	OYER ON DUE B	SASIS)	
	mployer of unexempablishments should f			the columns 2 and	3 only and the employ	er of
Balance in Promember-	ovident Fund at the e	end of the month	n preceding the 3	36 months immediat	ely preceding the deat	h of the
Month	Both shares of contribution	Refund of withdrawal	Interest	Withdrawal	Progressive Balance	
1	2	3	4	5	6	
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						

11.

THE EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976	
12.	
13.	
14.	
15.	
16.	
17.	
18.	
19.	
20.	
21.	
22.	
23.	
24.	
25.	
27.	
28.	

THE EMPLOYEES DEPOSIT-LINKED INSURANCE SCHEME, 1976	
29.	
30.	
31.	
32.	
33.	
34.	
35.	
36.	
Total of 36 months' Provident Fund	
Balance	Rs.
Average balance	Rs.
1rnopaga	

### <sup>1</sup>[FORM 1

(See Paragraph 19)

### EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976

### **Receipt and Payment Account for the year......**

(Contribution Account)

SI.No.	Receipt Amount	SI. No.	Payment Amount
1.	Opening Balance as on 1st April,  (i) Contribution of employers 2.  (ii) Contribution of Government  (iii) Arrears of contribution of	1.	Assurance Benefits  Amount refunded to employers on grant of exemption
	Government for		
3.	Interest on investment in Public Account	3.	Other payments in: Account No. 21 Account No. 25
4.	Interest on investment in securities	4.	Closing Balance
5.	Interest on S.B. Account		

6.	Penal Damages		
7.	Other receipts in:		
	Account No.		
	21 Account No. 25		
TOTAL I		TOTAL.	
TOTAL		TOTAL	

Financial Advisor & Chief Accounts Officer

### 1. Ins. by G.S.R. 12, dated 21 st December, 1992 (w.e.f. 2nd January, 1993).

### FORM 2 EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976

### Receipt and Payment Account for the year

(Administration Account)

Sl. No	o. Receipt Amount Sl. No.	Payment Amount				
1.	Opening balance as on 1st April,	1. Payment on administration				
2.	Administrative charges received	(a) Revenue expenditure-				
	from the employers during the year	1. Salaries				
3.	Inspection charges received	2. Allowances & honoraria				
4.	Penal damages	3. T.A. & I,.T.C.				
5.	Amount received from Govern-	4. Pension/Gratuity (Staff)				
	ment towards cost of Administrate-	5. Staff Provident Fund DLI Benefits				
	tion of the Fund for	6. Other charges (recurring and non-recurring)				
		7. Grants				
6.	(a) Interest received on invest- ment from Administration Account	8. (a)Maintenance and repairs of office building/staff quarters etc.				
		(b) Capital Expenditure :				
(b) Int	terest on S.B. Account	1. Construction of office building/staff quarters etc.				
1.	erest on Advances	2. Other payments				
	STOR OIL THE FULL OF	Account No. 22				
		Account No. 24				

THE EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976

7. Other Receipts:
Account No. 22
Account No. 24

TOTAL:

Financial Advisor & Chief Accounts Officer

**Closing Balance** 

3.

TOTAL:

### FORM 3

### (See Paragraph 19)

### **EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976**

Balance-Sheet as on 31 st March.....

Bal	lance	SL	Liabilities	Sch Amount	Balance	Sl. Assets	Sch	Amount
as	on	No.		No.	as on	No.	No.	
3	lst				31st			
M	Iarch				March			
Pı	revious				Previous			
]	year			yea	ar			
1.	Emplo	yees' D	eposit-Linke	d 1. Inv	estment Ac	count		
	Insurar	nce Fun	d Account	(	a) Employe	es' Deposit		
2.	Emplo	yees' D	eposit-Linke	d	Linked Ir	isurance		
	Insurar	nce Fun	d Admn. A/c	Fund	Account:			
3.	Sundry	Credits	s I	(i)	) Investmen	t in		
					securities			
				(ii)	Deposit in	Public		
					Account III	[		
(b)	) Employ	yees' D	eposit-Linke	d Insurance	Admn. Fur	nd A/c.		
				(i) A	Amount inv	ested in		
				,	Term Depos	sits IV		
				(ii)	Amount du	e from EPF	Admn. A	Account V
	2. Cas	h Balar	nce VI					
	3. Ren	nittance	e in transit VI	I				
								'

# EMPLOYEES' DEPOSIT-LINKED INSURANCE ACCOUNT SCHEDULES SCHEDULE NO. I

### **Sundry Creditors:**

1. Excess credit in A/c. No. 21

Financial Advisor & Chief Accounts Officer

- 2. Excess credit in A/c. No. 25
- 3. Excess credit in R.B.I. A/c.
- 4. Excess credit in A/c. No. 22
- 5. Excess credit in A/c. No. 24
- 6. Balance as on 31 st March

### SCHEDULE NO. II

Investment in securities

Balance as per last

**Balance-Sheet** 

Less:

Securities redeemed during the year

Balance as on 31 st March:

### SCHEDULE NO. III

Amount deposited in Public A/c.

THE EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976 Balance as per last Balance-Sheet 1. Deposits made during the year 2. Government share of contribution for 3. Government share of arrears up to Interest on balance in Public Account Balance as on 31st March: 4. SCHEDULE NO. IV Amount invested Balance as per last Balance-Sheet Add: Amount deposited during the year Less: Amount redeemed during the year Balance as on 31 st March: SCHEDULE NO. V Amount due from EPF Admn. A/c. Transaction in A/c. No. 24 (a) Balance as per last Balance-Sheet Add: During the year Less: Amount received back Balance as on 31 st March (b) Transaction in regard to Account No. 22 Amount transferred to EPF Account No. 2 Balance as on 31st March: (a)-(b)

### SCHEDULE NO. VI

Cash Book Balance:

- 1. Account No. 21
- 2. Account No. 25
- 3. Account No. 22
- 4. Account No. 24

Balance as on 31st March:

### SCHEDULE NO. VII

### Remittance in Transit:

- 1. From A/c. No. 21 to 25
- 2. From RBI A/c. to A/c. No. 25
- 3. From A/c. No. 22 to 24

Balance as on 31st March:

### SCHEDULE NO. VIII

### Sundry Debits:

- 1. Account No. 21
- 2. Account No. 25
- 3. Account No. 22
- 4. Account No. 24

Balance as on 31st March

### EMPLOYEES'PROVIDENT FUND CONTRIBUTION REVISED RATES W.E.F. 1ST AUGUST, 1988 @ 8 1/3 %

Wages	Contribution
Rs.	Rs.
upto 5	NIL
6 to 171	
18 to 29	2
30 to 41	3
42 to 53	4
54 to 65	5
66 to 77	6
78 to 89	7
90 to 101	8
102 to 113	9
114 to 125	10
126 to 137	11
138 to 149	12
150 to 161	13

162 to 173 174 to 185 186 to 197 198 to 209 210 to 221 222 to 233 234 to 245 246 to 257 258 to 269 270 to 281 282 to 293 294 to 305 306 to 317 318 to 329 330 to 341 342 to 353 354 to 365 366 to 377 498 to 509	14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 42
510 to 521	43
522 to 533	44
534 to 545	45
546 to 557	46
558 to 569	47
570 to 581	48
582 to 593	49
594 to 605	50
606 to 617	51
618 to 629	52
630 to 641	53
642 to 653	54
654 to 665	55
666 to 677	56
678 to 689	57
690 to 701	58
702 to 713	59
714 to 725	60
726 to 737	61
738 to 749	62
750 to 761	63
762 to 773	64
774 to 785	65
786 to 797	66
798 to 809	67
810 to 821	68
822 to 833	69
834 to 845	70
846 to 857	71
858 to 869	72
870 to 881	73

882 to 893	74
894 to 905	75
906 to 917	76
918 to 929	77
930 to 941	78
942 to 953	79
954 to 965	80
966 to 977	81
978 to 989	82
990 to 1001	83
1002 to 1013	84
1014 to 1025	85
1014 to 1023 1026 to 1037	86
1038 to 1049	87
1050 to 1061	88
1062 to 1073	89
1074 to 1086	
	90
1087 to 1097	91
1098 to 1109	92
1110 to 1121	93
1122 to 1133	94
1134 to 1145	95
1146 to 1157	96
1158 to 1169	97
1170 to 1181	98
1182 to 1193	99
1194 to 1205	100
1206 to 1217	101
1218 to 1229	102
1230 to 1241	103
1242 to 1253	104
1254 to 1265	105
1266 to 1277	106
1278 to 1289	107
1290 to 1301	108
1302 to 1313	109
1314 to 1325	110
1326 to 1337	111
1338 to 1349	112
1350 to 1361	113
1362 to 1373	114
1374 to 1385	115
1386 to 1397	116
1398 to 1409	117
1410 to 1421	118
1422 to 1433	119
1434 to 1445	120
1446 to 1457	121
1458 to 1469	122
1470 to 1481	123
U V V - I U I	

•	
1482 to 1493	124
1494 to 1505	125
1506 to 1517	126
1518 to 1529	127
1530 to 1541	128
1442 to 1553	129
1554 to 1565	130
1566 to 1577	131
1578 to 1589	132
1590 to 1601	133
1602 to 1613	134
1614 to 1625	135
1626 to 1637	136
1638 to 1649	137
1650 to 1661	138
1662 to 1673	139
1674 to 1685	140
1686 to 1697	141
1698 to 1709	142
1710 to 1721	143
1722 to 1733	144
1734 to 1745	145
1746 to 1757	146
1758 to 1769	147
1770 to 1781	148
1770 to 1761 1782 to 1793	149
1794 to 1805	150
1806 to 1817	151
1818 to 1829	152
1830 to 1841	153
1842 to 1853	154
1854 to 1865	155
1866 to 1877	156
1878 to 1889	157
1890 to 1901	158
1902 to 1913	159
1914 to 1925	160
1926 to 1937	161
1938 to 1949	162
1950 to 1961	163
1962 to 1973	164
1974 to 1985	165
1986 to 1997	166
1998 to 2009	167
2010 to 2021	168
2022 to 2033	169
2034 to 2045	170
2046 to 2057	171
2058 to 2069	171
2070 to 2081	
	173
2082 to 2093	174
2094 to 2105	175

THE EMDLO	VEES! DEDOSIT	I INKED INGI	JRANCE SCHEME	1076
	TEES DEPUSIT	-LIMMED IMO	UKANUE SUDENIE	. 1970

in the birth in the contente, for o	
2106 to 2117	176
2118 to 2129	177
2130 to 2141	178
2142 to 2153	179
2154 to 2165	180
2166 to 2177	181
2178 to 2189	182
2190 to 2201	183
2202 to 2213	184
2214 to 2225	185
2226 to 2237	186
2238 to 2249	187
2250 to 2261	188
2262 to 2273	189
2274 to 2285	190
2286 to 2297	191
2298 to 2309	192
2310 to 2321	193
2322 to 2333	194
2334 to 2345	195
2346 to 2357	196
2358 to 2369	197
2370 to 2381	198
2382 to 2393	199
2394 to 2405	200
2406 to 2417	201
2418 to 2429	202
2430 to 2441	203
2442 to 2453	204
2454 to 2465	205
2466 to 2477	206
2478 to 2489	207
2490 to 2500	208

### EMPLOYEES' FAMILY PENSION CONTRIBUTION

### @ 1 1/6% 0F THE TOTAL WAGES PAID TO THE SUBSCRIBER DURING THE MONTH

Wages	Contribution					
	Rs.	Rs.				

Upto 42 Nil

THE EMPLOYE	EES' DEPOSIT-LINKED INSURANCE SCHEME, 1976
43 to 128	1
129 to 214	2
215 to 299	3
300 to 385	4
386 to 471	5
472 to 557	6
558 to 642	7
643 to 728	8
729 to 814	9
815 to 899	10
900 to 985	11
986 to 1071	12
1072 to 1157	13
1158 to 1242	14
1243 to 1328	15
1329 to 1414	16

1415 to 1499	17	
1500 to 1585	18	
1586 to 1671	19	
1672 to 1757	20	
1758 to 1842	21	
1843 to 1928	22.	
1929 to 2014	23	
2015 to 2099	24	
2100 to 2185	25	
2186 to 2271	26	
2272 to 2357	27	
2358 to 2442	28	
2443 to 2500	29	
	EMPLOYEES	PROVIDENT FUND
	@ 0.65% ADMIN	ISTRATIVE CHARGES

THE EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976

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Contribution

Rs.

Wages

Rs.

THE EMPLO	YEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976
Upto 11	0.05
12 to 19	0.10
20 to 27	0.15
28 to 35	0.20
36 to 43	0.25
44 to 50	0.30
51 to 58	0.35
59 to 66	0.40
67 to 73	0.45
74 to 81	0.50
82 to 89	0.55
90 to 96	0.60
97 to 104	0.65
105 to 112	0.70
113 to 119	0.75

120 to 127 0.80

THE EMPLO	YEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976
128 to 135	0.85
136 to 143	0.90
144 to 150	0.95
151 to 157	1.00
158 to 164	1.05
165 to 173	1.10
174 to 180	1.15
181 to 188	1.20
189 to 196	1.25
197 to 203	1.30
204 to 211	1.35
212 to 219	1.40
220 to 226	1.45
227 to 234	1.50
235 to 242	1.55
243 to 249	1.60

THE EMPLOY	ZEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976
250 to 257	1.65
258 to 265	1.70
266 to 273	1.75
1274 to 280	1.80
281 to 288	1.85
289 to 296	1.90
297 to 303	1.95
304 to 311	2.00
312 to 319	2.05
320 to 326	2.10
327 to 334	2.15
335 to 342	2.20
343 to 349	2.25
350 to 357	2.30
358 to 365	2.35

366 to 373 2.40

THE EMPLO	YEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976
374 to 380	2.45
381 to 388	2.50
389 to 396	2.55
397 to 403	2.60
404 to 411	2.65
412 to 419	2.70
420 to 426	2.75
427 to 434	2.80
435 to 442	2.85
443 to 449	2.90
450 to 457	2.95
458 to 465	3.00
466 to 473	3.05
474 to 480	3.10
481 to 488	3.15
489 to 496	3.20

497 to 503	3.25		
504 to 511	3.30		
512 to 519	3.35		
520 to 526	3.40		
527 to 534	3.45		
535 to 542	3.50		
543 to 549	3.55		
550 to 557	3.60		
558 to 565	3.65		
566 to 573	3.70		
574 to 580	3.75		
581 to 588	3.80		
589 to 596	3.85		
597 to 603	3.90		
604 to 6 1	3.95		
612 to 619	4.00		

620 to 626	4.05	
627 to 634	4.10	
635 to 642	4.15	
643 to 649	4.20	
650 to 657	4.25	
658 to 665	4.30	
666 to 673	4.35	
674 to 680	4.40	
681 to 688	4.45	
689 to 696	4.50	
697 to 703	4.55	
704 to 711	4.60	
712 to 719	4.65	
720 to 726	4.70	
727 to 734	4.75	
735 to 742	4.80	

743 to 749	4.85		
750 to 757	4.90		
758 to 765	4.95		
766 to 773	5.00		
774 to 780	5.05		
781 to 788	5.10		
789 to 796	5.15		
797 to 803	5.20		
804 to 811	5.25		
812 to 819	5.30		
820 to 826	5.35		
827 to 834	5.40		
835 to 842	5.45		
843 to 849	5.50		
850 to 857	5.55		
858 to 865	5.60		

866 to 873	5.65	
874 to 880	5.70	
881 to 888	5.75	
889 to 896	5.80	
897 to 903	5.85	
904 to 911	5.90	
912 to 919	5.95	
920 to 926	6.00	
927 to 934	6.05	
935 to 942	6.10	
943 to 949	6.15	
950 to 957	6.20	
958 to 965	6.25	
966 to 973	6.30	
974 to 980	6.35	
981 to 988	6.40	

989 to 996	6.45		
997 to 1000	6.50		
		<b></b> 1000-	6.50
2000-	13.00		
5000-	32.50		
10,000-	65.00		
50,000-	325.00		
1,00,000-	650.00		

## EMPLOYEES' DEPOSIT LINKED INSURANCE CONTRIBUTION

## @ 0.50 % OF THE TOTAL WAGES

Contribution

Wages

	Rs.	Rs.	
(	0 to 99	NIL	
	100 . 200		
	100 to 299	1	
,	300 to 499	2	
•	300 10 477		
	500 to 699	3	
,	700 to 899	4	

900 to 1099	5	
1100 to 1299	6	
1300 to 1499	7	
1500 to 1699	8	
1700 to 1899	9	
1900 to 2099	10	
2100 to 2299	11	
2300 to 2499	12	
2500 to 2699	13	
2700 to 2899	14	
2900 to 3099	15	
3100 to 3299	16	
3300 to 3499	17	
3500 to 3699	18	
3700 to 3899	19	
3900 to 4099	20	

4100 to 4299	21		
4300 to 4499	22		
4500 to 4699	23		
4700 to 4899	24		
4900 to 5099	25		
5100 to 5299	26		
5300 to 5499	27		
5500 to 5699	28		
5700 to 5899	29		
5900 to 6099	30		
6100 to 6299	31		
6300 to 6499	32		
6500 to 6699	33		
6700 to 6899	34		
6900 to 7099	35		
7100 to 7299	36		

7300 to 7499	37	
7500 to 7699	38	
7700 to 7899	39	
7900 to 8099	40	
8100 to 8299	41	
8300 to 8499	42	
8500 to 8699	43	
8700 to 8899	44	
8900 to 9099	45	
9100 to 9299	46	
9300 to 9499	47	
9500 to 9699	48	
9700 to 9899	49	
9900 to 10099		50
10100 to 10299		51
10300 to 10499		52

10500 to 10699	53			
10700 to 10899	54			
10900 to 11099	55			
11100 to 11299	56			
11300 to 11499	57			
11500 to 11699	58			
11700 to 11899	59			
11900 to 12099	60			
12100 to 12299	61			
12300 to 12499	62			
12500 to 12699	63			
12700 to 12899	64			
12900 to 13099	65			
13100 to 13299	66			
13300 to 13499	67			
13500 to 13699	68			

13/00 to 13899	09		
13900 to 14099	70		
14100 to 14299	71		
14300 to 14499	72		
14500 to 14699	73		
14700 to 14899	74		
14900 to 15099	75		
15100 to 15299	76		
15300 to 15499	77		
15500 to 15699	78		
15700 to 15899	79		
15900 to 16099	80		
16100 to 16299	81		
16300 to 16499	82		
16500 to 16699	83		
16700 to 16899	84		

16900 to 17099	85			
17100 to 17299	86			
17300 to 17499	87			
17500 to 17699	88			
17700 to 17899	89			
17900 to 18099	90			
18100 to 18299	91			
18300 to 18499	92			
18500 to 18699	93			
18700 to 18899	94			
18900 to 19099	95			
19100 to 19299	96			
19300 to 19499	97			
19500 to 19699	98			
19700 to 19899	99			
19900 to 20099	100			

## **NOTIFICATION**

## English translation of Shram Anubhag 7, Noti. No. 4037/XXXVI-7-4 (97)-85, dated November 28, 1987<sup>1</sup>

In exercise of the powers under sub-section (1) of Sec. 13 of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (Act No. 19 of 1952) and in continuation of Government Notification No. 505/36-7-138 (F)-78, dated October 31, 1985, the Governor is pleased to appoint the officers specified in Column I of the Table given below to be Inspectors for the areas specified in the corresponding entry in Column 2, thereof, for the purpose of the said Act, the Scheme, the Family Pension Scheme or the Insurance Scheme framed thereunder in relation to any establishment in the sphere of the State other than those falling under the sphere of the Central Government.

	TABLE
Officers	Area
1	2
1. All the Provident Fund Officers and	Whole of the State of Uttar Pradesh
Enforcement Officers of the Office of Regional	
Provident Fund Commissioner	

1. Published in the U.P. Gazette, Part I, dated 12th March, 1988, p. 462.