

# REPORT

ON

THE WORKING OF THE EMPLOYEES'  
PROVIDENT FUNDS SCHEME 1961-62

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GOVERNMENT OF INDIA  
MINISTRY OF LABOUR & EMPLOYMENT

ANNUAL REPORT  
ON  
THE WORKING OF THE  
EMPLOYEES' PROVIDENT FUNDS SCHEME  
for the year 1961-62

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## EMPLOYEES' PROVIDENT FUNDS SCHEME

### ANNUAL REPORT FOR 1961-62

#### 1. Introduction

The object of the Employees' Provident Funds Act, 1952 and the Scheme framed thereunder is to institute provident funds for employees in factories and other establishments. The year under review, marking the completion of nine years of the Scheme's existence and the end of the first year of the Third Five Year Plan, witnessed considerable progress in the implementation of the Scheme. The Act now stands extended, from the original six, to sixty-nine factory and non-factory industries listed in Annexure A.

#### 2. Scope

The Act applies to all the States and Union Territories in India barring the State of Jammu and Kashmir (where the State Government has instituted with effect from the 1st June, 1961 a separate Provident Funds Scheme for the

workers on the lines of the Employees' Provident Funds Scheme). This year has witnessed coverage of fourteen well-organised industries and classes of establishments, namely, Starch, Hotels, Restaurants, Establishments engaged in the storage or transport or distribution of petroleum or natural gas or products of either petroleum or natural gas, Petroleum or natural gas exploration, prospecting—drilling or production, Petroleum or natural gas refining, Cinemas including preview theatres, Film studios, Film production concerns, Distribution concerns dealing with exposed films, Film processing laboratories, Leather and leather products, Stoneware jars and Crockery. Coverage of 'Cane farms owned by a sugar factory' has been extended during the year to "every cane farm owned by the owner or occupier of a sugar factory or cultivated by such owner or occupier or any person on his behalf." [After the close of the year the Act has

further covered (a) 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, (b) Fruit and vegetable preservation industry, (c) Cashewnut industry, (d) Establishments engaged in the process or treatment of wood including manufacture of hard-board, or chip-board, jute or textile wooden accessories, wooden furniture, wooden sports goods, cane or bamboo products, cork products, wooden battery separators, (e) Saw mills, (f) Wood seasoning kilns, (g) Wood preservation plants, and (h) Wood workshops].

The Act applies to all factories and other establishments falling under any notified industry employing 20 to 49 persons on completion of 5 years of existence, and to those employing 50 or more persons on completion of 3 years of existence. It does not, however, apply to establishments registered under the Co-operative Societies Act 1912 (or under any other law relating to co-operative societies) if the

establishment employs less than 50 persons and works without the aid of power. The Act also does not apply to handloom factories organised as industrial co-operatives, as a class, up to the end of 1964. Also, the Scheme does not apply to tea plantations and tea factories in the State of Assam, where the State Government have a separate scheme for these establishments.

Different departments and branches of an establishment covered under the Act are treated as part of the establishment and the staff strength of the branches is duly taken into account for coverage purposes.

### 3. Extension of the Act

By the Constitution (Tenth Amendment) Act, 1961, the territory of Dadra and Nagar Haveli has been included as one of the Union territories in the First Schedule to the Constitution. As the laws in force in India prior to the 11th August, 1961 do not automatically extend to Dadra and Nagar Haveli, action is being taken to extend the Employees' Provident Funds Act to that territory. Steps are also being taken to extend the Act to Pondicherry, and the Regional Provident Fund Commissioner, Madras has

already conducted a detailed survey of the area in this regard.

#### 4. Eligibility for membership of the Fund

An employee in a covered establishment, other than an excluded employee, is eligible for membership of the Fund, provided his basic wages, dearness allowance including cash value of food concession (if any) and retaining allowance (if any) do not together exceed Rs. 500 per month. An individual whose above emoluments exceed Rs. 500 per month subsequent to his becoming a member of the Fund continues as a member, contributing on Rs. 500 per month: he can also contribute on the excess amount if he so desires and his employer agrees. The qualifying period for membership of the Fund is one year's continuous service or 240 days' actual work during a period of 12 months or less. In the case of seasonal establishments, an employee should have worked for two-thirds of the period during which the establishment remains in operation.

The number of subscribers at the close of the last year stood at about thirty lakhs. During the year about one lakh of subscribers ceased to

be members of the Fund and about three lakhs of new subscribers were enrolled, bringing the total number of subscribers at the close of the year to about 32 lakhs.

#### 5. Coverage

The number of factories and other establishments covered under the Scheme and the subscribers working in such establishments recorded an appreciable increase during the year as below:—

Year ending	No. of establishments covered	No. of subscribers
31-3-61 . . . . .	12,133	29.29 lakhs
31-3-62 . . . . .	17,416	31.53 lakhs

The number of establishments covered on voluntary basis rose to 152 from last year's 115.

The regionwise coverage is given in Annexure B.

#### 6. Contributions

The rate of provident fund contributions for members continues to be 6.25 per cent of basic wages, dearness allowance including cash value of any food concession, and retaining allowance

(i.e. allowance payable for the time being, for retaining his services, to an employee of any factory or other establishment during any period in which the establishment is not working). An equivalent sum has to be contributed by the employer, bringing up the total savings of the worker to 12·5 per cent of his wages. A member with the consent of his employer can contribute voluntarily at a higher rate also—the employer's contribution in such a case remaining restricted to 6·25 per cent. During the year about 38,000 members were thus contributing voluntarily at higher rates. Contributions are rounded off to the nearest quarter of a rupee. The total contributions received in cash during this year (inclusive of past accumulations received in cash) amounted to Rs. 25·04 crores as against Rs. 20·3 crores of the previous year. In addition, past accumulations (contributed in the shape of securities) amounting to Rs. 1·35 crores (as against last year's Rs. 0·9 crore) were also received from newly-covered establishments that had previously their own provident fund schemes.

#### **7. Enhancement in the rate of contribution**

A specially-constituted Technical Committee under the chairmanship of Shri M. R. Meher,

President, Industrial Court, Bombay examined the proposal to increase the rate of contribution in four major industries, viz., (i) Cigarettes, (ii) Electrical, mechanical or general engineering products, (iii) Iron and Steel, and (iv) Paper. Government have since accepted the Committee's recommendation to raise the rate of contribution from 6·25 per cent to 8 per cent in the above industries except in establishments manufacturing hand-made paper and those with employment strength of less than 50, and draft legislation in this regard has been introduced in Parliament. Information is also being collected in respect of a few other well-organised industries in order to see if a similar raise in the contribution rate can be effected.

The expenditure on the Technical Committee has been met by the Central Government.

#### **8. Investments**

The contributions paid in by the employers in the various branches of the State Bank of India are being automatically transferred to a central account maintained with the State Bank of India, Bombay, and these funds are being



invested at regular (weekly) intervals. Investments are being made exclusively in Central Government securities through the Reserve Bank of India, which is also entrusted with the safe custody of these securities. All these operations have been so arranged that there is a minimum possible interval between the date on which moneys are received in the branches of the State Bank of India and the date on which they are invested. The following pattern of investment is being observed :—

(i) 12-year N. P. S. Certificates — 20%

(ii) Long-term Securities — 80%

This pattern is expected to yield a little over 4 per cent per annum in respect of future investments and, consequently, interest allowed on provident fund accumulations of the members is expected to touch this figure as soon as the old investments mature and are re-invested as per the above pattern. During the year, a sum of Rs. 23.56 crores was invested in Central Government securities in respect of unexempted establishments, as against Rs. 16.34 crores in

the last year. The yearwise yield from these investments is given below:—

	(In lakhs of rupees)
1952—54	13.39
1954—55	30.75
1955—56	47.42
1956—57	70.77
1957—58	109.09
1958—59	158.03
1959—60	209.22
1960—61	272.53
1961—62	350.00

By the end of March, 1962, a sum of Rs. 113.34 crores stood invested inclusive of securities worth Rs. 14.92 crores received as past accumulations from the covered establishments, out of which securities worth Rs. 2.29 crores were redeemed.

A classified summary of the Assets of the Fund for the period ended the 31st March, 1962 is given in Annexure C.

#### 9. Interest

As in the previous year, on the recommendation of the Central Board of Trustees, interest at the rate of 3.75 per cent on the provident fund accumulations of the members was approved by Government for the year 1962-63. The Central Board of Trustees are hopeful of recommending an increase in the rate of interest in the next financial year.

## 10. Recovery of overdues

One of the problems which continue to be tackled with utmost urgency is the recovery of overdues from defaulting employers. The Act and the Scheme provide for two types of legal measures:—

- (i) Recovery of arrears of dues in the same manner as arrears of land revenue ;
- (ii) Prosecution of defaulting employers.

In order that continued defaults may be discouraged, the Act also empowers Government to realise from the defaulting employer damages up to 25 per cent of the amount of arrears. The amount of damages on arrears of contributions is taken into account for determining the annual rate of interest and thus this measure has the added advantage of making good the loss of interest on belated investments. In spite of all these provisions, it has been found in actual practice that these legal measures under the Act and the Scheme are far from deterrent. The fines imposed by courts on the defaulting employers consist of small sums of money even

where the amounts recovered from the wages of the workers have not been remitted by the employer and represent large sums of money not paid over long periods. The effect of revenue recovery proceedings is also not always satisfactory and in several cases the Provident Fund Organisation has to stand in queue along with other claimants entitled to priority and the first preference is given, as provided in law, to secured creditors and other claimants.

This matter has been under the constant examination of the Board and it is now being considered by Government if a minimum punishment should be prescribed for defaults committed under the Act and the Scheme, as also if some enhanced penalty should be imposed after previous conviction and some more provisions be made prescribing deterrent punishment for continued defaults. Against the total amount involved in recovery cases instituted during the year as also including other dues of the preceding year, a sum of Rs. 1.28 crores was recovered during the year. The regionwise break-up of the recovery cases pending at the end of the year along with the amounts involved is given in Annexure D.

At times it becomes difficult to realise the dues as the exact amount of the dues cannot be computed in the absence of returns from the employer and/or his refusal to supply the records for inspection. It is proposed to amend the Act and to provide for the assessment of provident fund dues payable by an employer in cases where no returns are submitted.

### 11. Prosecutions

The statistical information regarding cases filed, disposed of, pending, etc., till the end of the year is given below:—

Launched	Disposed of	Pending in courts	Pending with State Govts. for sanction
3,872	Convicted 1,578 Acquitted 124 *Withdrawn 831 Dismissed/ Discharged 24	1,315	193
3,872	2,557	1,315	193

\*Withdrawn mainly on payment of dues along with incidental expenses in the cases of first offence of an employer or due to non-applicability of the Act in view of certain High Courts' decisions, etc.

The regionwise break-up of prosecution cases is given in Annexure E.

In view of some delay in taking action against establishments defaulting in payment of provident fund dues and particularly in order to avoid delays in launching prosecutions and recovery proceedings, it was suggested that the Central Provident Fund Commissioner and Regional Provident Fund Commissioners in their respective regions should be authorised to sanction prosecution and recovery proceedings against defaulting employers in the Central as well as in the State spheres. For the present, however, it has been decided that the State Governments should continue to exercise final powers in these matters. Accordingly, the Regional Provident Fund Commissioners regularly draw the attention of the State Governments concerned to cases of serious default and recommend suitable action. The Central Commissioner also has to do it in quite a number of cases.

## II

### 12. Refunds and Claims

Full accumulations with interest thereon are refunded in the event of death, permanent

disability, superannuation, retrenchment or migration from India for permanent settlement abroad and leaving service for any reason after completion of 15 years' membership.

In other cases, a member receives, besides his own contribution and interest thereon, a proportion of the employer's share of contribution with interest according to the graded scale given below:—

Period of membership of the Fund	Employer's contribution and interest thereon refundable
(i) Less than 3 years	25%
(ii) 3 years or more but less than 5 years	50%
(iii) 5 years or more but less than 10 years	75%
(iv) 10 years or more but less than 15 years	85%
(v) 15 years or more	Full

The object of the graded scale is to induce the worker to continue the membership of the Fund over as long a period as possible so that he receives the full benefit.

The Central Government have authorised full refund of the employer's contribution in the following contingencies also:—

- (a) Where a factory is closed, the employees who are not retrenched but are transferred by the employers to other establishments not covered under the Employees' Provident Funds Act;
- (b) When the office establishment is shifted with its employees from the factory premises;
- (c) Where a member is transferred from a covered establishment to another under the same employer but not covered under the Act; and
- (d) Where employees are discharged and are given retrenchment compensation under the Industrial Disputes Act.

The Government of India have also directed that the provident fund accounts should be settled immediately by payment of both the employee's and the employer's share of contribution in full, in respect of those members who

cease to subscribe to the Fund as a result of an establishment going out of the purview of the Act under Section 1(5) of the Act, viz., where for a continuous period of one year the number of persons employed has been less than 15.

During the year under review a sum of Rs. 5.29 crores was paid in respect of 1.13 lakh claims as against payment of Rs. 4.27 crores in 1.02 lakh claims last year.

Despite the ever-increasing number of claims being received, there was practically no avoidable delay in their final disposal and every endeavour was made to ensure prompt payment of provident fund dues, which in fact was considered to be the most important function of the Regional Offices, other activities being subservient to it and a means to that end. The procedure has been so regulated that a personal watch is kept by the Regional Commissioners on this work and the account of an out-going subscriber is normally finalized within a maximum period of 15 days. Particular attention was paid to see that the workers made valid nominations on their qualifying for membership. The Inspectors also continued to keep in personal touch with the employers and the workers

in order to remove defects in the nomination forms, and to see that the returns and forms were submitted in time so as to effect speedy settlement of claims. Some of the important categories in which the claims paid during the year can be classified and the amounts involved therein are:—

	Claims	Rs. (in lakhs)
(i) Superannuation	6,900	69.06
(ii) Retrenchment	21,500	115.01
(iii) Dismissal	2,200	7.44
(iv) Resignation and termination of service	59,100	191.92
(v) Migration	1,100	4.41
(vi) Permanent invalidation	7,500	52.27
(vii) Death	8,100	40.09

The enormity of the task may well be realised from the fact that in a little over nine years, a sum of about Rs. 19.9 crores has been paid out by way of total refunds to members on final payment involving about 5.43 lakh claims.

### 13. Forfeitures

Where the employer's contribution is not payable to the subscriber in full, the unpaid part together with interest is credited to the Forfeiture Account of the Fund. During the year 1961-62

a sum of Rs. 20·33 lakhs was received by the Fund on this account as against Rs. 15·97 lakhs received during the preceding year.

The total amount forfeited by the close of the year stood at Rs. 92·84 lakhs. Out of this a sum of Rs. 31·55 lakhs had been utilised during the previous years—(i) Rs. 20 lakhs for the creation of Special Reserve Fund, (ii) and the rest for (a) payment of money order commission in cases where refunds were being made by money order up to the year 1960-61, when this concession was withdrawn tentatively by the Government of India, and (b) grant of some financial assistance to outgoing members where inadequate deposits had been made by the employers (measure withdrawn on the creation of Special Reserve Fund). No amount was utilised from the Reserve and Forfeiture Account during this year. Thus at the close of the year, the Reserve and Forfeiture Account had a balance of Rs. 61·29 lakhs.

#### 14. Special Reserve Fund

After discussions at the meetings of the Central Board of Trustees and the Standing

Labour Committee, the Government of India accorded sanction on the 15th September, 1960 to the creation of a Special Reserve Fund by transferring Rs. 20 lakhs from the Reserve and Forfeiture Account. This Reserve Fund is intended to make payment of provident fund dues to outgoing members or their nominees/heirs in cases where the employers have failed to deposit, in full or in part, their own contributions as also the amounts recovered from the workers. Payment from the Fund is permissible in all the circumstances in which the accumulations are payable to a member or his nominee/heir (paras 69 and 70 of the Scheme). It was found in practice that the Special Reserve Fund was not being utilised to the desired extent. Government with the consent of the Board have issued instructions liberalising the terms of payments whereby the "balance due" is now being paid out in the very first instance. This liberalisation has also the merit of simplifying the accounting procedure in this regard. Efforts are being made to utilise this Fund to the maximum extent and to relieve distress where contributions were not deposited by the employers. The speed of payments is expected to accelerate further in 1962-63.

During the year a sum of Rs. 4.25 lakhs was utilised from this fund as against Rs. 0.15 lakh in the last year.

#### 15. Advances and Loans

Advances for payment towards a policy of life insurance of a member are permitted under the Scheme. 38,241 members (as against 35,764 members last year) availed themselves of this facility and a sum of Rs. 25.02 lakhs (as against Rs. 22.4 lakhs last year) was withdrawn by the members during the year. Non-recoverable advances are also granted for purchase of a dwelling site or for construction of a dwelling house, privately, or under the Subsidised Housing Scheme for Industrial Workers. A sum of Rs. 12.91 lakhs was advanced during the year in about 1,772 such cases. The facility of advancing a loan out of the Fund to meet expenses in connection with the serious or prolonged illness of the subscribers, or members of their families, was withdrawn with effect from the 20th January, 1962. Till then a sum of Rs. 1.04 crores had been paid in 59,675 cases, on this account.

#### 16. Exempted Establishments

Where an establishment has its own provident fund, gratuity or pension scheme and the total quantum of benefits available in the establishment's scheme is not less than the benefits under the statutory Scheme, and subject to the continuance of all these benefits, either such an establishment can apply for exemption from the operation of the Scheme or its employees as a class can opt out of the Scheme. Subject to general supervision of the Organisation, such establishments are permitted to run their own provident fund schemes on the following main conditions (which are strictly enforced) :

- (i) Investment of provident fund moneys exclusively in Central Government securities;
- (ii) Constitution of a board of trustees with equal representation of workers and vesting of the provident fund in this board;
- (iii) Expenses of the administration to be met by the employer and not charged to the fund; and

- (iv) Payment of inspection charges to the Employees' Provident Fund Organisation and giving facilities to its Inspectors to make regular inspections, etc.

Thus the Organisation exercises ample control on such exempted establishments and the field inspectors pay periodical visits to these establishments to see that they continue to observe the conditions of exemption. In view of the very rapid extension of the Act and increase in coverage, the Board has been in favour of granting exemption as freely as possible, subject of course to the compliance of all the prerequisites.

The table given below shows the extent of coverage, number of employees and subscribers in exempted establishments:—

Year ending	No. of exempted estts.	No. of employees (in lakhs)	No. of subscribers (in lakhs)
31-3-61	941	13.17	11.36
31-3-62	943	13.40	11.65

The position of these exempted funds during the year is given below:—

	(In crores of rupees)
(a) Balance in hand as on 1-4-61	3.02
(b) Provident Fund Contributions due	20.92
(c) Contributions received (excluding other receipts of Rs. 14.55 crores such as proceeds of matured securities, interest earned on investments, refund of loans, etc.)	20.92 + 14.55 = 35.47
(d) Investment made in Central Government securities	21.31
(e) Amount paid to employees on account of final settlement and loans	<u>15.47</u>
(f) Balance in hand as on 31-3-62	1.71

The position of total investments of these funds as on the 31st March, 1962 is given below:—

	(In crores of rupees)
(a) Total investment made in Central Government securities	125.00
(b) Earlier investments made in other securities	3.15
(c) Amount invested elsewhere	0.63



## 17. Public Undertakings

In order to meet the difficulties experienced in securing compliance from the public undertakings under the administrative control of the Central and State Governments, whose retirement benefit schemes are not less beneficial than the statutory Scheme, it has been decided by Government to exclude these undertakings from the purview of the Act for a period of five years with effect from the 18th May 1958, *i.e.*, since their coverage. However, the above exemption will not be available to corporate bodies or companies which are distinct legal entities and not Government establishments even though owned by Government.

### III

## 18. Central Board of Trustees

The Fund is being administered by a tripartite Board of Trustees, which is a body corporate consisting of a Government-nominated chairman, nominees of Central and State Governments and representatives of all India employers' and employees' organisations. Shri K. N. Subramanian, Joint Secretary, Ministry of Labour and Employment, continued

to be the Chairman of the Board till February, 1962, when he was succeeded by Shri N. N. Chatterjee, Joint Secretary, Ministry of Labour and Employment.

Shri S. N. Mubayi, Central Provident Fund Commissioner and Chief Executive Officer of the Board retired on the 31st March, 1962 and Dr. B. K. Bhattacharya, Deputy Secretary, Ministry of Labour and Employment, succeeded him on the afternoon of the 31st March, 1962. A list of the members of the Central Board of Trustees as on the 31st March, 1962 is given in Annexure F.

The Board held three meetings at New Delhi in July 1961, December 1961 and March 1962. Some of their important decisions of topical interest (and the stages at which the matters stand) are as follows:—

(a) *Meeting held on 31st July, 1961.*

(i) The Board recommended to Government the re-introduction of the facility of payment of money order commission on remittances of provident fund money to out-going members or their nominees from the Reserve and the Forfeiture Account of the Fund, as soon as the

resources permitted.

[The matter continues to be under Government's consideration.]

(ii) The Board also recommended to Government that monetary help from the Reserve and Forfeiture Account to the extent of Rs. 50 be given to a claimant as legal expenses for producing a valid succession or guardianship certificate to receive payment of provident fund money of a deceased or a mentally deranged member.

[The Government have deferred consideration of the proposal for the present.]

(iii) As the Board could not arrive at a decision regarding the continuance or otherwise of a provision in the Scheme to advance money to a member out of his provident fund accumulations for defraying medical expenses in the case of serious or prolonged illness of the member or a member of his family, it was decided that the matter be referred to Government.

[Government have since taken a decision and have withdrawn this facility with effect from the 20th January, 1962.]

(b) *Meeting held on 18th December, 1961.*

(i) The Board discussed the schemes for simplification of the accounting procedure, one framed by the Economy Sub-Committee of the Board, and the other by the Ministry. The consensus of opinion was that the decentralisation scheme was necessary, but it should be circulated to the various interests concerned, viz., the all India Employers' and Employees' Organisations, the State Governments, etc., and before finalisation it should be placed before the Board again.

[The various interests concerned have been consulted and the matter is under the consideration of the Board.]

(ii) The Board decided that Regional Committees be set up in all those States where the State Governments had agreed to their formation.

[The matter has been taken up and some more Regional Committees are being constituted.]

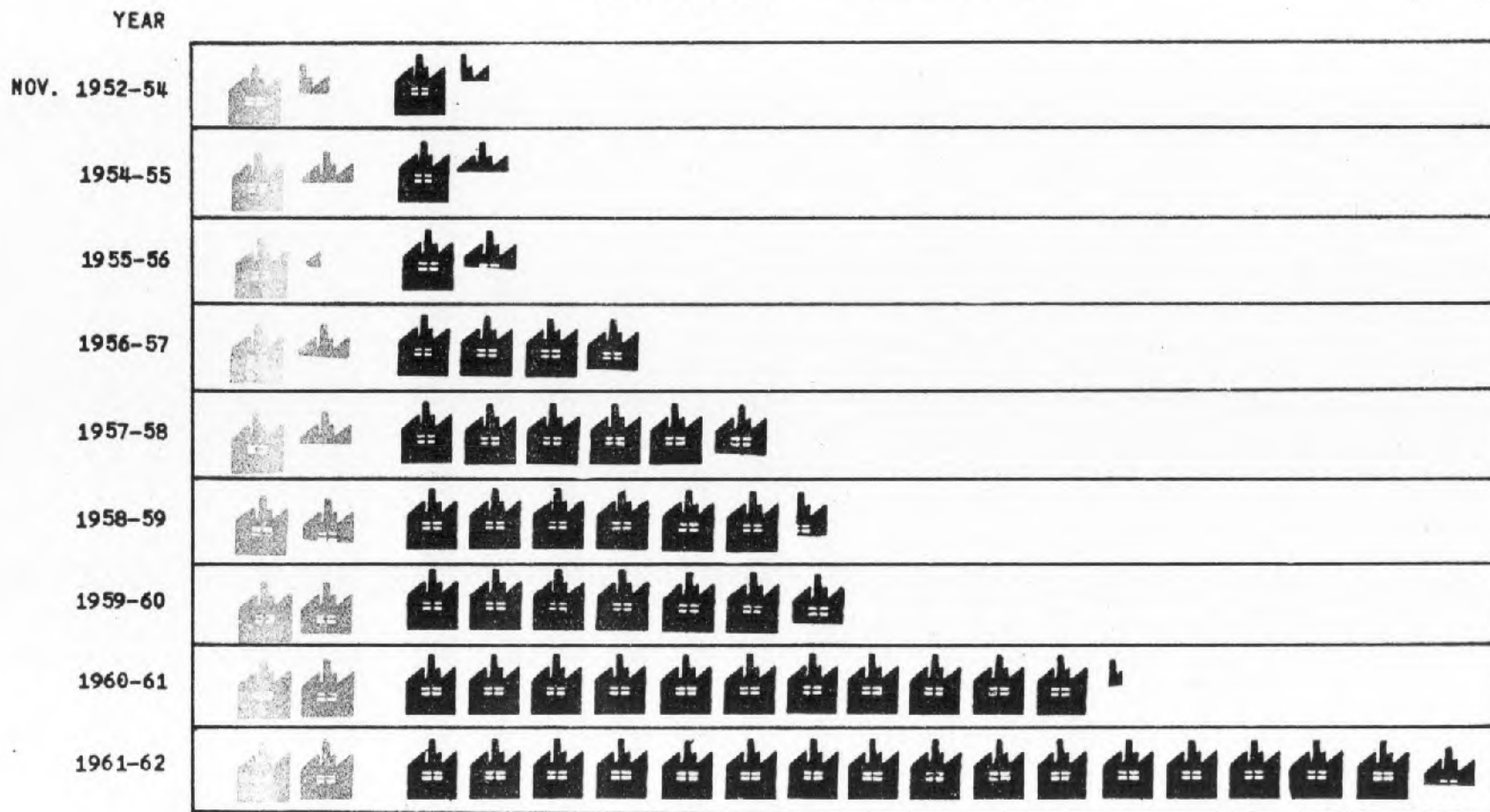
(c) *Meeting held on 26th March, 1962.*

(i) The Board decided that a 3.75 per cent rate of interest be recommended to the Central

**EMPLOYEES' PROVIDENT FUND  
ESTABLISHMENTS COVERED (Progressive)**

**EXEMPTED**  
500 ESTABLISHMENTS

**UNEXEMPTED**  
1,000 ESTABLISHMENTS



EMPLOYEES' PROVIDENT FUND  
**NUMBER OF SUBSCRIBERS (Progressive)**



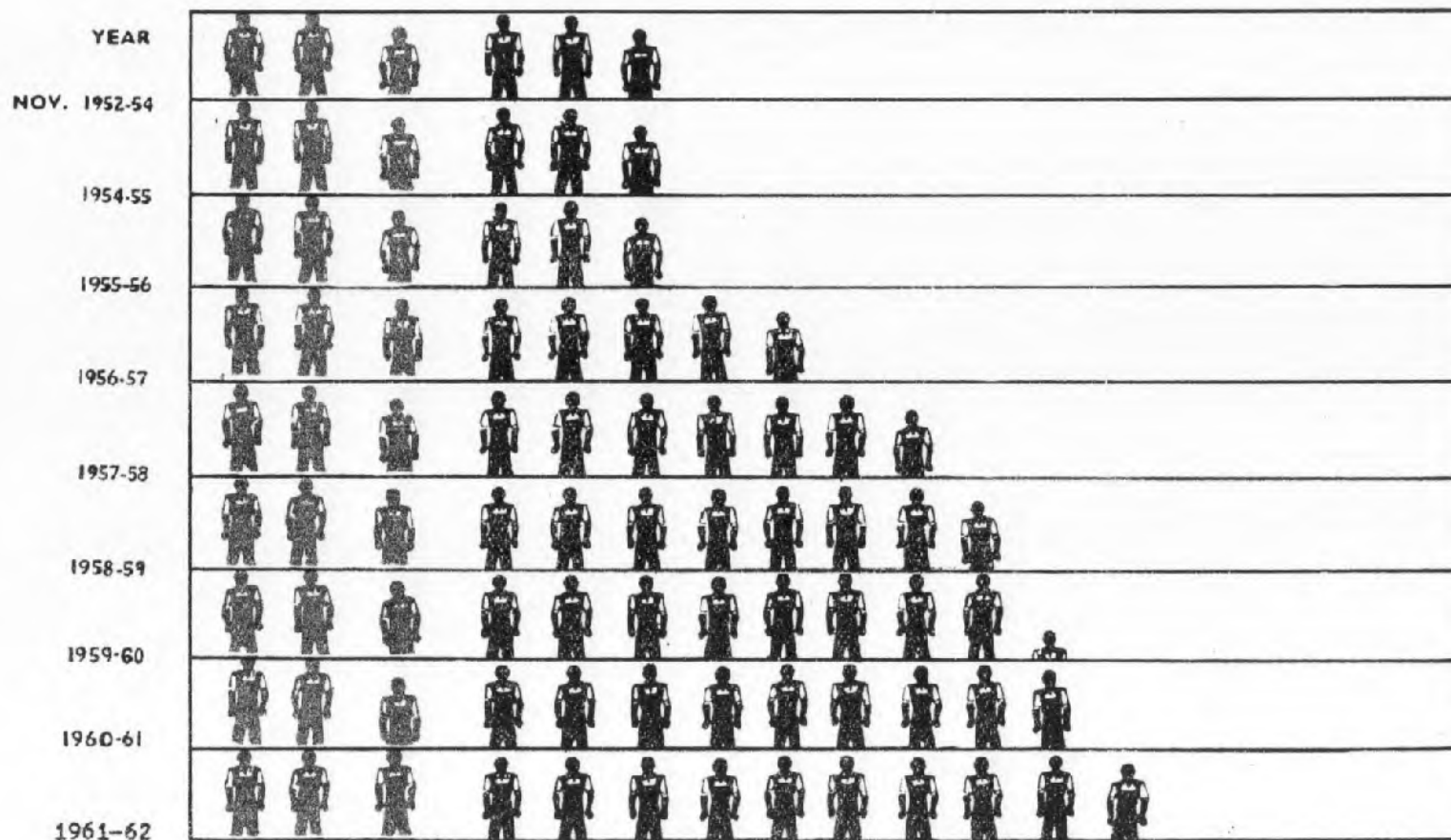
EXEMPTED

4,000,000 SUBSCRIBERS



UNEXEMPTED

2,000,000 SUBSCRIBERS



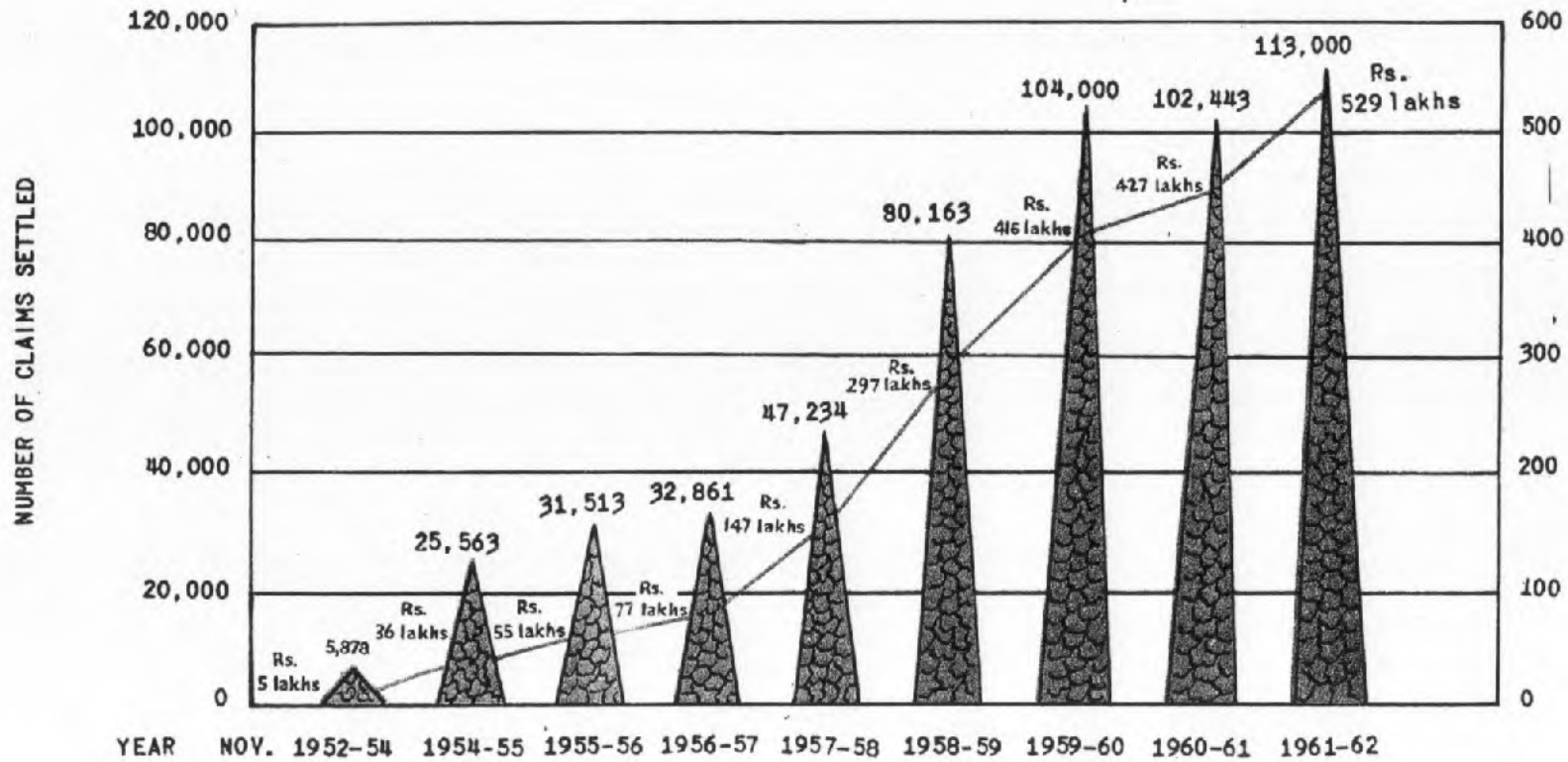
NUMBER OF CLAIMS SETTLED

**EMPLOYEES' PROVIDENT FUND**  
**REFUND CLAIMS SETTLED AND AMOUNT PAID**

each year

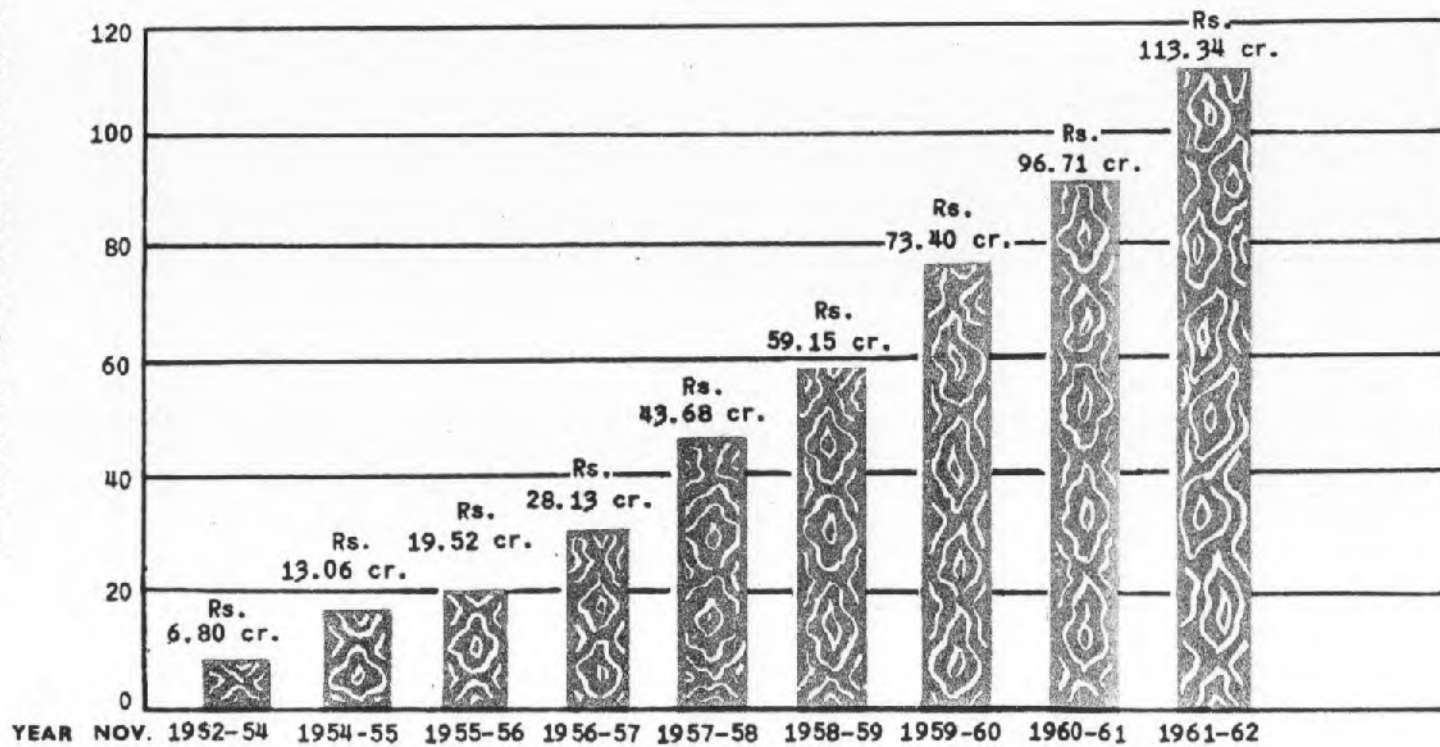
REFUND CLAIMS SETTLED ▲

AMOUNT PAID..... /



**EMPLOYEES' PROVIDENT FUND  
INVESTMENTS (Progressive)  
EXCLUSIVE OF AMOUNTS REFUNDED**

In crores of rupees (one crore = 10 million)



**UNEXEMPTED ESTABLISHMENTS**

Government for being credited to the members' accounts for the year 1962-63.

[This has since been agreed to.]

(ii) The Board agreed that payment from the Special Reserve Fund, formerly being made on a graded scale, be made in one lump-sum in the very first instance. The Board, however, decided that the position in respect of payments from the Special Reserve Fund be reviewed every year.

[Payment is being made accordingly.]

(iii) The Board recommended to Government to get it examined that in the event of the insolvency of an employer or of the winding up of a company, if the entire provident fund dues and other charges to be recovered under the Employees' Provident Funds Act or Scheme could be given priority over all other dues including secured creditors, notwithstanding anything to the contrary in any other law and if this be legally possible, the priority should be so accorded by suitably amending the Act.

[The matter is being examined by Government.]

### 19. Regional Committees

Regional Committees have been constituted in Bihar, Madhya Pradesh, Maharashtra, Madras, Uttar Pradesh and West Bengal. It has also been decided to set up Regional Committees in all the States where the State Governments have agreed to their formation. These Committees *inter alia* advise the Central Board on such matters as the Board may refer to them. The Regional Committees also discuss other important matters and make necessary recommendations to the Board. It is now under consideration if the scope of the Regional Committees should be enlarged and specific matters of reference laid down so that these committees become more active and effective.

Details of the meetings held by the Committees during the year under report are given below:—

Region	No. of Meetings	Dates on which meetings held
1. Bihar	1	6th June, 1961.
2. Madhya Pradesh	1	28th Oct., 1961.
3. Maharashtra	2	{ 14th Oct., 1961. 13th Jan., 1962.
4. Madras	1	30th Sept., 1961.
5. Uttar Pradesh	1	31st Jan., 1962.
6. West Bengal	2	{ 1st Sept., 1961. 27th Dec., 1961.

## 20. Administration

The Organisation maintains a Regional Office in each State (except the State of Jammu and Kashmir) and in the Union territory of Delhi. These offices are controlled through a Headquarters office at New Delhi. Each Regional Office is under the charge of a Regional Provident Fund Commissioner. The States of Andhra Pradesh, Bihar, Kerala, Madras, Maharashtra, Mysore, Uttar Pradesh and West Bengal and the Union Territory of Delhi have full-time Regional Commissioners; Gujarat, Madhya Pradesh and Punjab are expected to have full-time Commissioners very soon. In the remaining States (Assam, Orissa and Rajasthan), State Government officials are working as part-time Regional Provident Fund Commissioners. The Regional Commissioners work under the general control and supervision of the Central Provident Fund Commissioner, who also functions as a link between the Central Board of Trustees, the beneficiaries of the Fund, the employers' and employees' organisations and the general public on the one hand, and the Central Government on the other. The authorised strength of officers and the staff of the Organisation during 1961-62 was 2,775 as against

2,206 during the last year. Quite a few posts were kept vacant during the year in order to keep down the expenses as much as possible. As a result of ever-increasing coverage, there has been a corresponding increase in the staff. Inadequate office accommodation in most of the regions continues to pose a major problem and proposals to construct office buildings at least in the major States (if possible in collaboration with the Employees' State Insurance Corporation) are under consideration. Payment of exorbitant rent in big towns where the rates have gone up tremendously will continue to be a huge drain on the resources of the Fund till such time as the Organisation is in possession of its own buildings at these places. The grant of Central Government scales of pay to all the staff in the Regional Offices and the provision for pension and gratuity benefits has given a great relief to the members of the staff particularly in the States where the State Government scales of pay were substantially lower. The service conditions have brought about greater efficiency and enthusiasm for work. A control mechanism has been introduced to check arrears and measures have been adopted to improve administrative efficiency in all branches.



Each Regional Commissioner has been instructed to call a meeting of the officers, at least once a month, so that he may discuss all matters connected with the strengthening of administration.

### 21. Inspections

The Organisation is dependent to a large extent on its field staff, *viz.*, the Provident Fund Inspectors, for speedy and proper enforcement of the provisions of the Scheme and the recovery of the correct dues from the employers. Such matters as calculation of periods of eligibility for membership of the Fund, speeding up refunds to out-going members and recovery of overdues received special attention of the inspectorate. 92 Inspectors (Grade I and II) were in position during the year in various regions. 29,459 inspections were carried out in unexempted and 1,214 inspections in exempted establishments. The Regional Commissioners also visited covered establishments and during the year the number of counter-checks by the Regional Commissioners on the activities of the field staff, and inspections of covered establishments increased considerably. A particular feature

during the year was that several small establishments were brought within the purview of the Act and this speed of coverage was further accelerated by the extension of the Act to many more industries/establishments such as Hotels, Restaurants, etc., where hardly any regular and methodical accounts were being kept. The field staff had, therefore, to take extra pains to educate these employers in the proper implementation of the Scheme and to watch the progress thereof. This has resulted in not only spreading the field of operations but also creating some difficulties for the inspectorate staff in the performance of their normal duties. Considerable time has also to be spent by the inspectorate in conducting surveys with a view to extending the provisions to new uncovered establishments. Despite all these difficulties, the enforcement of the Act continued to progress satisfactorily and the field staff and the Regional Commissioners received the fullest co-operation from the employees' and employers' representative bodies and the State Governments.

### 22. Income and expenditure

The expenses of administration are met from special levies called the administrative and

inspection charges as fixed by the Central Government. Administrative charges are collected from the employers of unexempted establishments at the rate of 3 per cent on total monthly provident fund contributions. Similarly, inspection charges are collected from employers of exempted establishments at the rate of 0.75 per cent on total monthly provident fund contributions. The Board recently considered the question of recommending a reduction in these charges and the members, other than the employers' representatives, were in favour of the *status quo* being maintained. However, a reduction of these charges in respect of industries where the rate of provident fund contribution might be raised is under Government's consideration so that the present burden in this respect on the employers in these industries does not increase.

The total income from administrative and inspection charges and the expenditure for the year 1961-62 are given below:—

Income	Expenditure (In lakhs of rupees)
(a) Adm. & Inspection charges . . . . .	85.39
(b) Interest on investments . . . . .	6.09

(c) Damages realised on delayed remittances of Adm. and Inspection charges . . . . .	0.03
	91.51*
	70.00*

### 23. Audit

The audit of the accounts of the Fund continued to be conducted by the Comptroller and Auditor General of India with the assistance of the various State Accountants General.

## IV

### 24. Amendments

(a) Paras 26 and 80 of the Scheme have been amended so as to make the intention clear that the service rendered by an employee in different covered establishments under the same employer could be taken into account for the purpose of eligibility for membership of the Fund, *i.e.*, all such service will count towards the qualifying period.

(b) At times the Organisation faced difficulties in launching prosecution against a defaulting employer in the absence of a provision in the scheme compelling such an employer to disclose the correct particulars relating to the owner, occupier, directors, partners, manager or any other person having ultimate control over the affairs of the establishment. A paragraph (36-A) has been added to the Scheme making a suitable provision in this regard.

(c) Paragraphs 68-B and 68-C have been amended liberalising the rules regarding the grant of advances for the purchase of a dwelling house or a house site or for the construction of a dwelling house or for acquiring a tenement constructed under the Subsidised Housing Scheme for Industrial Workers. The main changes are as follows:—

- (i) The requirement of a credit balance of Rs. 1,000 or Rs. 750 in the member's account under paras 68-B and 68-C respectively has been brought down to Rs. 500 in each case.
- (ii) The condition of 10 and 7 years' membership, under paras 68-B and 68-C,

respectively, has been liberalised to 7 and 5 years' membership, respectively.

- (iii) The permissible amount of advance has been raised to 12 months' basic wages and dearness allowance, instead of 12 months' basic wages alone.

(d) By an amendment of para 68-A of the Scheme, the facility of advancing loans out of the Fund to meet expenses in connection with the serious or prolonged illness of the subscribers, or members of their families, was withdrawn with effect from the 20th January, 1962.

(e) Hitherto the Scheme did not apply to (i) Match factories having an annual production of five lakh gross boxes of matches or less, (ii) Glass factories other than sheet glass and glass shell factories, having an installed capacity of 600 tons per month or less. These restrictions were removed with effect from the 31st March, 1962.

(f) With effect from the 1st September, 1962 the Employees' Provident Funds Scheme has been amended to permit grant of advances from the Fund for construction of houses under the Low-Income Group Housing Scheme.

## **25. Proposed Amendment**

Some courts have held the retrospective application of the Act and Scheme to individual establishments as illegal and void. As this may lead to non-implementation of the Scheme by establishments for a considerable time, as a result of which the workers are likely to suffer, it is proposed to make suitable amendments in the Act to remove difficulties in retrospective application of the Scheme.

## **26. Revision of Forms**

The question of revision of forms prescribed under the Scheme had been under consideration for some time: some were considered superfluous and some contained a few redundant items of information. The Economy Sub-Committee appointed by the Central Board of Trustees looked into this matter. The Productivity Centre at Bombay under the control of the Ministry of Labour and Employment also examined this while looking into the working of the Bombay regional office. Accordingly, Government have revised the forms.

## **27. Contractors' employees**

Initially contractors' employees, employed in any factory covered under the Employees' Provident Funds Act, were 'excluded employees' and were not eligible for provident fund benefits under the Scheme. It was found later that some employers took advantage of this and converted large numbers of their regular employees into contractors' employees, thereby depriving them of provident fund benefits. By amendments to the Scheme, in 1958 and 1960, the employees employed by or, through a contractor in or in connection with the work of a covered establishment were brought within the purview of the Act, and the principal employer was held responsible for compliance with the provisions of the Act and the Scheme in respect of such employees.

The Supreme Court has recently held that the notifications amending the Scheme, as above, are unconstitutional and void, on the ground that the Scheme does not provide for the recovery of the employee's share of contribution paid by the principal employer in respect of his contractors' employees, as the existing provision (para 32) restricts his right to recover the employees' share of contribution from their

wages only and not otherwise; the contractors' employees receive their wages from the contractors and not from the principal employer; the provisions are, therefore, incapable of being enforced; the Scheme also imposes no obligation on the contractors to pay anything on this account to the employers. It is being examined by Government if the Act and the Scheme should be amended suitably in the matter so that the contractors' employees can be brought within the purview of the Act.

#### 28. Production Bonus

The term 'basic wages' as defined in the Act means all emoluments which are earned by an employee while on duty or on leave with wages in accordance with the terms of the contract of employment and which are paid or payable in cash to him but does not include bonus and certain allowances. It was represented by an employees' organisation that production bonus paid in the textile mills in Coimbatore area is a wage element and should be liable for provident fund deductions. An employers' organisation made representations to the contrary.

It was decided by Government that production bonus payable under a contract either at a flat rate or at a rate linked to the quantum of work turned out should be regarded as an extra emolument earned while on duty for the extra effort put in by a workman over the standard fixed; the production bonus payable is not connected with profits and is distinguishable from the profit bonus and is related to extra production. Accordingly, it was considered that production bonus satisfied the definition of the term 'basic wages' in the Act and was therefore liable for provident fund deductions. The orders issued to this effect were challenged in the Supreme Court by employers and the Supreme Court has held that production bonus is not liable for provident fund deductions. Necessary instructions to implement the decision of the Supreme Court have been issued to the Regional Commissioners.

#### 29. Topical Clarifications

(a) The Government of India, in consultation with the Solicitor General of India, have accepted the view that the cash value of the meals given free by the hotels and restaurants to their

employees as a term of their employment, express or implied, is not liable to provident fund deductions under the Act.

(b) The Government of India have advised that in the case of a change of ownership of an establishment which was covered by a notification under section 1(4) of the Act (by an agreement between the employer and the majority of its employees), the new employer is bound to continue to comply with the provisions of the Scheme and his written consent is not required afresh. Thus in such cases a new employer cannot withdraw the consent given at the time of initial coverage of the establishment.

(c) It has been decided that the working partners or managing partners, even though drawing allowances, cannot be considered to be employees within the meaning of Section 2(f) of the Act.

(d) The Government of India have advised that bauxite does not fall under the Scheduled head "Lime-stone Mines".

(e) It has been decided that yellow ochre, red ochre and white earth do not fall within the categories of minerals like iron ore, lime-stone, manganese, gold ore or mica.

(f) In view of doubts in certain quarters it has been clarified that:

- (i) canteens cannot be deemed to fall within the scope of hotels and restaurants ;
- (ii) manufacture and blending of perfumery compounds will fall under the scheduled head "Heavy and Fine chemicals—toilet preparations";
- (iii) manufacture of grease does not fall under any of the notified industries ;
- (iv) the process of warping zarry is to be considered part of the textiles industry.

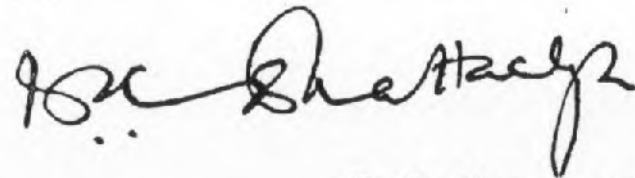
### 30. Conclusion

There has been an all-round improvement in the enforcement of the provisions of the Act and the Scheme. The Act was extended to 14 additional industries during the year and as this report is being finalised there are 69 factory and non-factory industries to which the Act has been made applicable. In addition, 38 more industries with an estimated prospective membership of about 3 lakhs have already been surveyed by

the Organisation. Such of the industries as in Government's view are able to bear the financial burden of provident fund are expected to be covered during the Third Five Year Plan. Proposals to extend the Act to Banks and Insurance Companies are also under consideration. The Board is fully satisfied with the pace at which the Act continues to be extended to additional industries.

As the scope of the Act is widening considerably, problems of implementation, administration, recovery, etc., are increasing in

number and complexity. The Board, however, expresses its appreciation of the very efficient manner in which the officers and staff of the Organisation continue to discharge their onerous duties.



(B. K. Bhattacharya)

*Secretary, Central Board of Trustees.*

## ANNEXURE A

The Act applies to the following industries and classes of establishments:—

[The figures within brackets against items 1 to 61 show the number of covered establishments industrywise, and the figures in the last column show the number of subscribers therein, as on 31st March, 1962.]

From 1-11-1952	(1) Cement (39)	39,000
	(2) Cigarettes (14)	13,000
	(3) Electrical, mechanical or general engineering products (3,483)	4,64,000
	(4) Iron & Steel (172)	1,09,000
	(5) Paper (70)	36,000
	(6) Textiles (2,051)	11,66,000
From 31-7-1956	(7) Edible oils and fats (931)	34,000
	(8) Sugar (180)	1,71,000
	(9) Rubber and rubber products (148)	32,000
	(10) Electricity, including the generation, transmission and distribution thereof (321)	42,000
	(11) Tea (except in the State of Assam where the Govt. of Assam have instituted a separate Provident Funds Scheme for the Industry including plantations)	
From 30-4-1957	(12) Tea plantations (other than the tea plantations in the State of Assam) — (937)*	*3,86,000

\*(In respect of items 11 and 12)



From 31-7-1956	(13)	Printing, including the process of composing types for printing, printing by letter press, lithography, photogravure or other similar process of book binding, but excluding printing presses, covered under 'newspaper establishments', to which the Employees' Provident Funds Act has separately been extended under section 15 of the Working Journalists (Conditions of Service) and Miscellaneous Provisions Act, 1955 (835)	51,000
	(14)	Stoneware pipes (15)	3,000
	(15)	Sanitary wares (12)	1,000
	(16)	Electrical porcelain insulators of high and low tension (11)	2,000
	(17)	Refractories (44)	19,000
	(18)	Tiles (280)	23,000
	(19)	Matches (7)	7,000
	(20)	Glass (21)	8,000
From 30-9-1956	(21)	Heavy and fine chemicals, including Fertilizers, Turpentine, Rosin, Medical and Pharmaceutical Preparations, toilet preparations, soaps, Inks, Intermediates, dyes, colour lakes and toners, Fatty acids and Oxygen acetylene and carbon dioxide gases industry. The Act was actually enforced in this industry with effect from the 31st July, 1957. (669)	89,000
	(22)	Indigo	Nil
	(23)	Lac including shellac (39)	2,000
	(24)	Non-edible vegetable and animal oils and fats (12)	300
From 31-12-1956	(25)	Newspaper establishments (191)	25,000
From 31-1-1957	(26)	Mineral oil refining (4)	10,000
From 30-4-1957	(27)	Coffee Plantations (1,141) (in respect of four classes of plantations items 27-30)	84,000

	(28)	Rubber Plantations		
	(29)	Cardamom Plantations		
	(30)	Pepper Plantations		
From 30-11-1957	(31)	Iron Ore Mines (110)		30,000
	(32)	Lime-stone Mines (48)		24,000
	(33)	Manganese Mines (234)		30,000
	(34)	Gold Mines (2)		20,000
	(35)	Industrial and Power Alcohol (26)		3,000
	(36)	Asbestos Cement Sheets (5)		4,000
	(37)	Coffee Curing Establishments (26)		8,000
From 30-4-1958	(38)	Biscuit making industry including composite units making biscuits and products such as bread, confectionery and milk and milk powder (80)		6,000
From 30-4-1959	(39)	Road Motor Transport establishments (783)		57,000
From 31-5-1960	(40)	Mica factories (99)		6,000
	(41)	Mica Mines (198)		9,000
From 30-6-1960	(42)	Plywood (67)		7,000
	(43)	Automobile Servicing and Repairing (351)		16,000
From 31-12-1960	(44)	Rice Milling (1,285)		15,000
	(45)	Dal Milling (70)		1,000
	(46)	Flour Milling (59)		3,000
From 31-5-1961	(47)	Starch (9)		2,000

From 30-6-1961	(48)	Hotels (719)	21,000
	(49)	Restaurants (394)	10,000
	(50)	Petroleum or natural gas exploration, prospecting, drilling or production (14)	4,000
	(51)	Petroleum or natural gas refining (4)	3,000
	(52)	Storage or transport or distribution of petroleum or natural gas or products of either petroleum or natural gas (40)	5,000
From 31-7-1961	(53)	Cinemas including preview theatres (689)	18,000
	(54)	Film Studios (15)	1,000
	(55)	Film production concerns (7)	1,000
	(56)	Distribution concerns dealing with exposed films (26)	1,000
	(57)	Film processing laboratories (8)	1,000
From 31-8-1961	(58)	Leather and leather products (225)	9,000
From 30-11-1961	(59)	Stone-ware Jars (6)	500
	(60)	Crockery (11)	1,000
From 31-12-1961	(61)	Every cane farm owned by the owner or occupier of a sugar factory or cultivated by such owner or occupier or any person on his behalf (27)	5,000
		(Voluntary coverage) (152)	14,000
		Industries covered subsequent to 31-3-62	
From 30-4-1962	(62)	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.	
From 30-6-1962	(63)	Fruit and vegetable preservation	
From 30-9-1962	(64)	Cashewnut	

- From 31-10-1962 . . . . . (65) Establishments engaged in the processing or treatment of wood including manufacture of hard-board or chip-board, jute or textile wooden accessories, wooden furniture, wooden sports goods, cane or bamboo products, cork products, and wooden battery separators . . . . .
- (66) Saw mills . . . . .
- (67) Wood seasoning kilns . . . . .
- (68) Wood preservation plants . . . . .
- (69) Wood workshops . . . . .

## ANNEXURE B

Statement showing the number of establishments and subscribers covered regionwise as on 31st March, 1962

S. No.	Region	No. of factories/establishments			No. of subscribers		
		Exempted	Unexempted	Total	Exempted	Unexempted	Total
1.	Andhra Pradesh	19	1,118	1,137	25,712	52,114	77,826
2.	Assam	13	157	170	9,539	5,183	14,722
3.	Bihar	87	530	617	1,34,317	56,629	1,90,946
4.	Delhi	38	551	589	31,786	32,047	63,833
5.	Gujarat	78	1,044	1,122	1,32,385	1,23,466	2,55,851
6.	Kerala	35	904	939	13,488	1,47,367	1,60,855
7.	Madras	44	2,200	2,244	50,515	2,53,770	3,04,285
8.	Madhya Pradesh	23	473	496	32,030	56,281	88,311
9.	Maharashtra	146	2,972	3,118	1,99,568	4,42,742	6,42,310
10.	Mysore	71	1,640	1,711	1,03,312	1,02,763	2,06,075
11.	Orissa	16	200	216	14,304	43,496	57,800
12.	Punjab	23	960	983	18,092	47,436	65,528
13.	Rajasthan	8	171	179	4,315	24,795	29,110
14.	Uttar Pradesh	75	1,021	1,096	54,682	1,46,248	2,00,930
15.	West Bengal	267	2,532	2,799	3,40,921	4,53,130	7,94,051
	TOTAL	943	16,473	17,416	11,64,966	19,87,467	31,52,433

**ANNEXURE C**  
**EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952**  
**Paragraph 52(3)**

*Classified summary of the Assets of the Employees' Provident Fund for the period ended the 31st March, 1962*

S.No.	Class of Assets	Book value	Market value upto 31st March 1962	Remarks
(1)	(2)	(3)	(4)	(5)
1	<b>Government of India Securities:</b>			
	(i) Securities in respect of investments made centrally . . . . .	1,00,21,26,692	1,01,16,33,298	(a)
	(ii) Past accumulations received in shape of Government of India Securities from Regional Offices (Face Value) . . . . .	12,00,93,575	11,88,38,782	(a)
	(iii) Past accumulations received in shape of debentures of companies (Face Value) . . . . .	1,52,600	1,52,600	(b)
	(iv) Investments from Administration Account . . . . .	1,79,20,295	1,79,18,223	(a)
2	State Government Securities (Face Value) . . . . .	48,90,900	47,92,867	(a)
3	Indian Municipal, Port and Improvement Trust Securities including Debentures (Face Value) . . . . .	11,20,200	10,77,261	(a)
4	Cash on deposit in Banks . . . . .	Nil	Nil	
5	Cash in hand and on current accounts in Banks . . . . .	81,91,231	81,91,231	(c) Purchase price
6	Other Assets (Office equipment, and furniture, etc.) . . . . .	10,27,573	(c) 3,32,865(d)	(d) Book value
	<b>TOTAL . . . . .</b>	<b>1,15,55,23,066</b>	<b>1,16,29,37,127</b>	

(a) Based on quotations obtained from Reserve Bank of India, Bombay.

(b) Quotations not available.

£ 1 = Rs. 13.3 (Approx.)

§ 1 = Rs. 4.8 (Approx.)

**B. K. BHATTACHARYA,**  
*Central Provident Fund Commissioner.*

## ANNEXURE D

Regionwise statement showing the number of recovery cases pending and amount involved therein as on 31-3-1962

S. No.	Region	Number of cases pending with revenue officers	Amount involved in the pending cases
1	2	3	4
(Figures in thousands of rupees)			
1	Andhra Pradesh	195	6,17
2	Assam	..	..
3	Bihar	24	3,17
4	Delhi	17	37
5	Gujarat	80	5,40
6	Kerala	834	8,40
7	Maharashtra	332	28,92
8	Madras	88	1,92
9	Madhya Pradesh	104	21,36
10	Mysore	69	5,98
11	Orissa	2	2,00
12	Punjab	52	1,33
13	Rajasthan	32	4,10
14	Uttar Pradesh	43	19,55
15	West Bengal	1,187	64,58
TOTAL		3,059	1,73,25

## ANNEXURE E

Regionwise statement showing the number of prosecution cases launched, disposed of and pending as on 31-3-1962

S. No.	Region	Cases launched	Cases disposed of	Cases pending in Courts
1	2	3	4	5
1	Andhra Pradesh	66	40	26
2	Assam	6	2	4
3	Bihar	334	197	137
4	Delhi	554	441	113
5	Gujarat	33	33	..
6	Kerala	250	89	161
7	Maharashtra	638	525	113
8	Madras	55	50	5
9	Madhya Pradesh	61	31	30
10	Mysore	76	50	26
11	Orissa	14	10	4
12	Punjab	1,159	595	564
13	Rajasthan	124	102	22
14	Uttar Pradesh	213	201	12
15	West Bengal	289	191	98
TOTAL		3,872	2,557	1,315

## ANNEXURE F

List of members of the Central Board of Trustees (as on 31st March, 1962)

1. Shri N. N. Chatterjee, Joint Secretary to the Government of India, Ministry of Labour and Employment, New Delhi, [Chairman].
2. Shri D. Hejmadi, Deputy Secretary to the Government of India, (Industrial Co-ordination), Ministry of Commerce and Industry, New Delhi.
3. Shri V. V. Ananthakrishnan, Internal Financial Adviser and Deputy Secretary to the Government of India, Ministry of Labour and Employment, New Delhi.
4. Shri N. S. Mankiker, Chief Adviser of Factories, 2A/3, Asaf Ali Road, New Delhi.
5. Shri S. M. Bhattacharji, Secretary to the Government of West Bengal, Labour Department, Calcutta.
6. Shri R. S. Mandal, Secretary to the Government of Bihar, Labour Department, Patna.
7. Shri Uma Shankar, Labour Commissioner, U.P., Post Box No. 220, Kanpur.
8. Shri S. E. Sukthankar, Secretary to the Government of Maharashtra, Industries and Labour Department, Sachivalaya, Bombay-32.
9. Shri R. Tirumalai, Additional Secretary to the Government of Madras, Department of Industries, Labour and Cooperation, Madras.
10. Shri M. S. Shankara Rao, Secretary to the Government of Mysore, Public Health, Labour & Municipal Admn. Deptt., Bangalore.
11. Shri N. Kochukrishnan, Commissioner of Labour, Kerala, Trivandrum.
12. Shri B. B. Brahmabhatt, Deputy Secretary to the Government of Gujarat, Education and Labour Department, Ahmedabad.
13. Shri R. S. Pande, Agent, Tata Iron and Steel Co., Ltd., Jamshedpur.
14. Shri Shital Prasad Jain, 11 Clive Row, Calcutta.
15. Shri M. L. Bagla, C/o, Swadeshi Cotton Mills Co. Ltd., P.B. No. 19, Kanpur.
16. Shri H. P. Merchant, "Woodlands", Peddar Road, Bombay-26.
17. Shri J. V. Patel, C/o. M/s. New Standard Engineering Co. (P) Ltd., Carrol Road, Bombay-13.
18. Shri Michael John, M.P., President, Tata Workers' Union, 17-K Road, Jamshedpur.
19. Shri Kali Mukherjee, General Secretary, B.P. N.T. U.C., Lower Circular Road, Calcutta-14.
20. Shri K. Ramaswamy, Treasurer, Tamilnad I.N.T.U.C., 3/66, Trichy Road, Coimbatore.
21. Shri Sudhir Mookhoti, 18-Surjya Sen Street, Calcutta-12.
22. Shri D. S. Bakhle, Deputy Chairman, The Mill-owners' Association, Elphinstone Building, Veer Nariman Road, Bombay-1.
23. Shri B. S. Mahadev Singh, President, Hind Mazdoor Sabha, Opp. Old Jail, Market Street, Secunderabad (A.P.)





ISSUED BY THE CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND.