

# MANUAL OF ACCOUNTING PROCEDURE PART-I GENERAL

(Common to all the Three Schemes)



### **EMPLOYEES' PROVIDENT FUND ORGANISATION**

(Ministry of Labour, Government of India)

Head Office:

Bhavishya Nidhi Bhawan, 14, Bhikaiji Cama Place, New Delhi-110 066

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#### PREFACE TO THE UPDATED EDITION

The existing Manual of Accounting procedure was last updated in the year, 1982. Since then a large number of amendments have taken place in the accounting procedure as well as in the Employees' Provident Funds & Miscellaneous Provisions Act 1952 and the schemes framed thereunder. Apart from this, on the introduction of the computerisation, certain work areas of the accounts wing were computerised.

Further, in the year, 1995 a new scheme i.e. Employees' Pension Scheme, 1995 was introduced in place of Employees' Family Pension Scheme, 1971. Since there was no codified Manual for Employees' Pension Scheme, 1995 and no laid down procedure for disbursement of Pension through disbursing agencies, it was thought that there is a dire need to update the existing Manual by taking into account various aspects relating to maintenance of accounts through computerisation and also to operate the Employees' Pension Scheme, 1995.

Keeping above in view, a Committee of Officers "Think Tank" was set up by the Head Office to go into the detailed procedure of work areas for updating the existing Manuals and to draft fresh Manuals for Employees Pension Scheme, 1995 and also for disbursement of Pension.

- 1. The Committee after going into detailed procedure relating to the entire work area of the Accounts Wing updated the earlier Manuals and drafted two fresh parts of the Manual i.e. Employees' Pension Scheme, 1995 and disbursement of pension through Nationalised Banks.
- 2. The updated Manual contains four parts viz:
- Part I Dealing with provisions relating to the schemes in General.
- Part II (A) Dealing with the provisions relating to Employees' Provident Fund Scheme, 1952.
  - (B) Dealing with the Provisions relating to Employees' Deposit Linked Insurance Scheme, 1976.
- Part III Dealing with the provisions relating to the Employees' Pension Scheme, 1995.
- Part IV Dealing with the provisions relating to disbursement of Pension through Nationalised Banks.

- 3. These parts of updated edition of Manual were placed before the Central Board of Trustees, Employees' Provident Fund in its 147<sup>th</sup> meeting held on 02.12.97 and the Board accorded approval for its adoption. Although the Manual is primarily intended to provide guidance on accounting matters, important features of the Act and the Schemes have also been incorporated to facilitate decisions by the Staff and Officers. Every effort has been made to make the Manual as comprehensive and useful as possible to improve the operational efficiency. We trust that the Manual will serve as a useful guide to those dealing with Accounts & other work areas relating to Employees' Provident Fund & Miscellaneous Provisions Act, 1952 and the Schemes framed thereunder in Head Office and the Regional/Sub-Regional Offices.
- 4. Employees' Provident Fund Organisation expresses sincere gratitude to Dr. L. Mishra, Secretary (Labour), Government of India for his continuous encouragement and advice for this task.

Suggestions for improvement will be welcome.

Sd/-

(S.K. RAY)

FINANCIAL ADVISOR & CHIEF ACCOUNTS OFFICER

Sd/-

(R.S. KAUSHIK)

CENTRAL PROVIDENT FUND COMMISSIONER Employees' Provident Fund Organisation, Bhavishya Nidhi Bhawan, 14, Bhikaiji Cama Place, New Delhi – 110 066.

### MANUAL OF ACCOUNTING PROCEDURE

## PART - I - GENERAL (Common to all the three Schemes)

Sl. No.	Table of contents	Chapter No.
1.	Administration of EPF & MP Act, 1952 and the Schemes	l
2.	General Office procedure	2
3.	Duties and functions	3 .
4.	Securing compliance and Audit scrutiny	4
5.	Levy of penal damages	5
6.	Funds Management (Banking)	6
7.	Cash Branch	7
8.	Investment, etc.	8
9.	Budget	9
10.	Balance-Sheet	10
11.	SPF, Pension & Group Insurance Scheme	11
12.	Management Information System '	12

SI. No.	Table of contents	Chapter No.
13.	Computerised system of Accounts	13
14.	Audit	14
15.	Public Grievances Handling System	15
16.	Suggestion Scheme	16
17.	Forms/ Proformae.	17

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4

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CHAPTER I

ADMINISTRATION OF EMPLOYEES' PROVIDENT FUNDS &

MISCELLANEOUS PROVISIONS ACT, 1952 & THE SCHEMES:

SI. No.	CONTENTS		Ü
1.	OBJECTIVE	1.1.	1/1
2.	ADMINISTRATIVE SET UP	1.2.	1/1
3.	CENTRAL BOARD	1.2.1.	1/1
4.	REGIONAL COMMITTEE	1.2.3.	1/1
5.	INVESTMENT COMMITTEE	1.2.4.	1/2
6.	CENTRAL OFFICE	1.2.5.	1/2
7.	REGION	1.2.7.	1/2
8.	ENFORCEMENT OF ACT	1.3.1.	1/3
9.	FUNDS MANAGEMENT & ACCOUNTS	1.4.1.	1/3
10.	EPFO CHART	1.4.3.	1/4

#### CHAPTER 1

## ADMINISTRATION OF EMPLOYEES' PROVIDENT FUNDS & MISCELLANEOUS

#### **PROVISIONS ACT, 1952 & THE SCHEMES:**

#### **OBJECTIVE**

- 1.1.1. The Employees' Provident Fund Organisation came into being following an enactment of the Employees' Provident Funds & Miscellaneous Provisions Act, 1952 in the year, 1952. The objectives of the organisation is to extend social security benefits to the working class in the form of Provident Funds, Pension and Insurance benefits. The broad functions of the Organisation, to fulfil these objectives, are:
  - a) Enforcement of provisions of Employees' Provident Funds & Miscellaneous Provisions Act, 1952.
  - b) Recovery & management of moneys held in Trust and
  - c) providing satisfactory service to the members of the Schemes.
- 1.1.2. The Employees' Provident Fund Organisation is vested with the responsibility of implementing three Schemes framed under the Act namely Employees' Provident Funds Scheme, Employees' Pension Scheme and Employees' Deposit linked Insurance Scheme which came into force with effect from 1.11.52, 16.11.95 & 1.8.76 respectively. Employees' Family Pension Scheme, 1971 framed under the Act, is ceased to operate with effect from 16.11.1995.

#### 1.2. ADMINISTRATIVE SET UP:

- 1.2.1. The three Schemes are administered by the Central Board of Trustees a Tripartite Body consisting of a Chairman, a Vice-Chairman, 5 members representing Central Government, 15 members representing State Governments and 10 members each representing Employers/Employees. The Central Provident Fund Commissioner is the Ex-officio member of the Board.
- 1.2.2 The Board, in accomplishing this task, is assisted by Executive Committee, constituted by Central Government on 1.7.90 and four Sub-Committees, constituted at Central level, by Chairman, Central Board of Trustees, namely:
  - a) Finance and Investment Committee;
  - b) Committee on Exempted Establishment;
  - c) Committee on Special Reserve Fund, and
  - d) Pension Implementation Committee.
- 1.2.3. To oversee the functioning and to recommend improvement in the implementation, at Regional level, the Central Board is assisted by Regional Committees.

The Regional Committee is constituted by Chairman, Central Board of Trustees on Tripartite pattern by drawing representatives from Employers/ Employees and Government functionaries at State level.

- 1.2.4. The Finance and Investment Committee functions to oversee the Investment being done by the State Bank of India, to watch the collection and timely Investment of Trust money with a view to realising maximum return thereon and to give such directions as may be necessary in regard to Investment/ Re-Investment of redumption proceeds, Interest, etc. within the broad Investment pattern as approved by the Central Government and to consider fixation of Rate of Interest for the members of the Fund.
- 1.2.5. The Employees' Provident Fund Organisation is having its Head Quarters at New Delhi (Central Office) and 17 Regional Offices. In addition, as a measure of decentralisation and with a view to extend the service nearer to the door steps of the subscribers, Sub-Regional offices/Sub-accounts offices have been opened, which are under the control of the Regional office. The Organisation also operate its Service Centers for the benefit of the subscribers wherever the concentration of the subscribers are there. The net work of the Organisaion include Inspectorate offices all over the country.

#### 1.2.6. CENTRAL OFFICE:

In the Central Office of the Organisation, the Central Provident Fund Commissioner is assisted by Additonal Central Provident Fund Commissioners, Financial Adviser & Chief Accounts Officer, Director (National Academy on Training & Research on Social Security) /Vigilance/MIS/EDP, Law Officer, Senior Analyst, Deputy Director (Audit) ), Regional Provident Fund Commissioners, Assistant Provident Fund Commissioners and other officers and staff. He is also assisted by Additional Central Provident Fund Commissioner at Zonal level having offices at Hyderabad, Mumbai & Calcutta. The Central Office is also having its Internal Audit machinery spread in six different Zones.

#### 1.2.7. **REGIONS:**

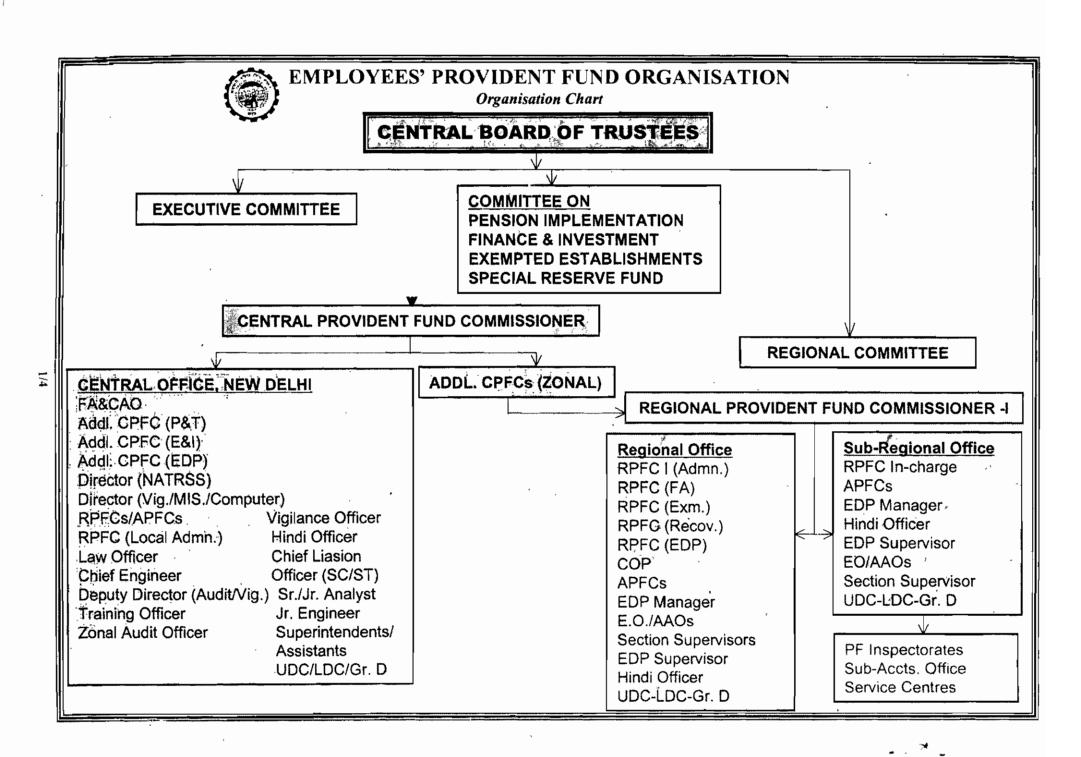
The Regional Office is headed by Regional Provident Fund Commissioner (Grade I) in charge of administration and assisted by Controller of Pension and Regional Provident Fund Commissioners holding the portfolio of Finance & Accounts, Exemption, Recovery, Assistant Director (EDP), Assistant Provident Fund Commissioners and other Officers and staff. Sub-Regional Office is headed by Regional Provident Fund Commissioner/Assistant Provident Fund Commissioner & supported by Assistant Provident Fund Commissioner and other officers and staff. Wherever the concentration of Industries and Labour forces is there, in lieu of Sub-Regional Offices, the Organisation has opened Sub-Accounts office to render efficient and prompt service to the subscribers in the matter of settlement of accounts, grant of advance, issue of Annual Statement of Accounts, etc. Inspectorates are headed by an Enforcement Officer with necessary supporting staff & functioning under the charge of Regional/Sub-Regional Office. The Organisaton is having its own Training Academy namely National Academy on Training & Research on Social Security with its apex Institute at New Delhi and Zonal Training Institutes at Chennai, Faridabad, Calcutta and Ahemdabad. Vigilance Wing of the Organisation is headed by the Chief Vigilance Officer in the rank of Additional Central Provident Fund Commissioner (Hqrs.) who is assisted by Vigilance Officer (Hqrs.) and Deputy Director (Vigilance) in four zones and Vigilance Officers.

#### 1.3 ENFORCEMENT OF THE ACT:

- 1.3.1. The Employees' Provident Fund and Miscellaneous Provisions Act, 1952 applies to the whole of India except the State of Jammu & Kashmir (In the State of Sikkim, it came into force with effect from 1.11.95). The Act provides for;
  - a) application of the Act to the establishment including on voluntary basis;
  - b) framing of Schemes by the Central Government;
  - c) constitution of Central Board of Trustees, Executive Committee, State Board and its functions;
  - d) appointment of Officers & staff for administering the Schemes;
  - e) determination of Contribution from Employees/Employers, determination of dues from Employers, to decide the dispute on applicability of the Act, setting up of EPF Tribunal and appointment of Presiding Officers;
  - f) recovery of moneys due from Employers through Recovery machinery powers of Inspectors, penal provisions on Defaulters, exemption from the operation of the Schemes:
  - g) delegation of powers and functions of the Chairman of the Board to its Officers for efficient administration of the Scheme, etc. The procedure relating to various functions under Enforcement Wing of the Organisation which mainly enforces the provisions of the Act is dealt with in the Enforcement Manual.
- 1.3.2. A separate Manual for the Enforcement officers is also provided for efficient performance of the duties assigned to the Inspectors.

#### 1.4. FUNDS MANAGEMENT & ACCOUNTING:

- 1.4.1. The Accounts Wing of the Organisation is headed by Financial Adviser and Chief Accounts Officer in the Central office assisted by Regional Provident Fund Commissioner (Finance & Accounts) and Regional Provident Fund Commissioner (Investment), Deputy Director (Audit) in the Central Office and Regional Provident Fund Commissioner (Finance and Accounts) and Assistant Provident Fund Commissioner (Accounts) and other officers & staff in the regions.
- 1.4.2. The system of accounts is being gradually switched over from manual operation to computer operation. In order to provide system support, the Central Office/Regional/Sub-Regional offices are equipped with EDP Centres wherein various softwares are operated and reports generated for accurate and speedy action in the Finance and Accounts Wing.
- 1.4.3. The Employees' Provident Fund Organisation Chart showing the set up of the Central/Regional offices are given in the Annexure.



#### **CHAPTER 2**

## GENERAL OFFICE PROCEDURE

S.No.	Contents	Para	Page No.
1.	Distribution of Work	2.1	2/1
2.	Distribution of dak	2.2	2/2
3.	Diarising of Dak and Summary	2.3	2/3
<b>1</b> .	Progress Report	2.4	2/3
5.	Reminder Register	2.5	2/3
5,	Disposal of Incoming Correspondence	2.6	2/3
7.	Guidlines for drafting replies	2.7	2/4
3.	Guidlines for noting in office	2.8	2/5
€.	Filing System .	2.9	2/5
10.	Handing and taking over of files/records	2.10	2/9
11.	Records management- retention of		•
	documents.	2.11	2/9

## CHAPTER - 2 <u>GENERAL OFFICE PROCEDURE</u> DISTRIBUTION OF WORK AMONG ACCOUNTS GROUPS.

- 2.1.1. All establishments/factories covered under the Act should be allotted a code number by the Enforcement Secton in the Regional Office. The register for covered establishments maintained in the Enforcement Section should contain the details of all covered establishments viz. code no., name and address of the establishments/factory, industry, district, date of completion of infancy period (up to 22/9/97) date of recommendation of Provident Fund Inspector, date of issue of coverage notice, date of coverage, No. of employees, No. of eligible subscribers, Rate of contribution, P.A. dues, Accounts section to which allotted and a column for remarks and initials. Apart from this, a separate register should be maintained in respect of the establishments exempted from the operation of EPF Scheme, 1952/EP Scheme, 1995/EDLI Scheme 1976. These registers should be submitted to the Assistant Commissioner every month. Immediately on coverage of an establishment, a copy of the coverage notice should be endorsed to the area E.O. and the Accounts Section in the Regional/Sub-regional office. The allotment of code Nos. to Accounts Section should be made in consultation with the RC (F&A). In the case of Sub-Regional offices, the officer-in-charge of sub-regional office should allot the code no. to the Accounts section duly maintaining a centralised register of establishment.
- 2.1.2. On receipt of the coverage notice the Section Supervisor in the Accounts Section should, on the same day of receipt, arrange to enter in the register of Factories/establishments maintained by the section in the proforma (Refer chapter 17) and obtain the orders of Asst. Accounts officer before allotting the same to a dealing assistant. The dealing assistant should enter the allotment in the work diary (Receipts) for prompt follow up action in getting proper compliance from the covered establishments. Intimation regarding grant of exemption from the operation of any scheme received from Enforcement Section should be promptly entered in the Register of establishments maintained at the Accounts Section and EDP. Grant of exemption from EPS' 95/EDLI to be recorded in Form 9 (Revised) also.
- 2.1.3. If any amount is due from the covered establishment on the date of coverage towards the Past accumulation, the details thereon should be entered in the Register for watching the P.A. dues in the Enforcement and Accounts Section. (Refer to Chapter 17)
- 2.1.4. The Enforcement Section should obtain Form-5A, from all the covered establishments.
- 2.1.5. The work among accounts groups should preferably be distributed district wise. An order containing the distribution of work amongst the Asst. Account Officers, groups and individual dealing hands should be issued and a copy of the same should be kept on the table of Regional Provident Fund Commisssioner/RPFC(FA) Officer-in-charge of Sub-Regional Office, APFC, Asst. Accounts Officer and PRO. The district-wise allocation of establishment will facilitate saving of time and labour in the distribution of letters, claims, preparation of defaulters list etc. This arrangement will also enable the Asst. Accounts

Officer to keep a close contact with the area Enforcement Officer and to seek his service in getting the wanting returns and particulars, if any, for prompt settlement of claims and issue of annual statement of account. The administration section should ensure that the distribution of work amongst Asst. Accounts Officer, sections and clerks are uniform and in equitable manner. A system of inter sectional transfer of clerks and section supervisor should be followed so as to ensure that a clerk / Section Supervisor is not kept in charge of a particular task/section for a period not more than 3 years. Apart from the distribution of covered establishments to various accounts groups, separate sections should be formed to deal with the work connected with the levy and collection of penal damages, financing of Insurance policies of members a Pre-Audit, co-ordination, statistical section to deal with all the general accounting procedure, clarifications, compilation and furnishing of statistical information etc.

#### 2.2. **DISTRIBUTION OF DAK**

- 2.2.1. All the incoming dak should be sorted out group wise by the Central Registry Section. Each group's receipts will be further sorted out into letters, claims and returns and a running serial machine number should be affixed on each of them.
- 2.2.2. In so far as letters are concerned, they will be diarised as shown below in the order of the machine number in the respective Groupwise Inward dak registers maintained centrally and then handed over to the groups concerned for distribution to the dealing clerk. No distinction will be made between the dak received by Registered and Registered Acknowledgement and ordinary post but all Registered and Registered Acknowledgement Due post will, on receipt, be affixed with a stamp indicating their receipt by Registered Post/Registered Post Acknowledgement Due. This procedure will not however apply to the letters received from the Central Provident Fund Commissioner, State and Central Government authorities, member of the Central Board of Trustees/Regional committee, Member of Parliament and others and valuable documents which will continue to be diarised in full centrally and distributed to the groups through the respective branch officers.

Machine No.	No.& Date of the letter	From whom received	Acknowledgement of the dealing clerk

- 2.2.3. The receipt and distribution of claims in the dak section will be regulated according to the procedure prescribed for the receipt and disposal of claims. (Part II-Chapter-8)
- 2.2.4. The returns handed over to the groups will be entered in the Registers maintained by the dealing clerks.
- 2.2.5. The disposal of monthly/annual returns received from the establishments should be watched by the dealing clerk through the D.C.B. Registers and the register for watching the progress of issue of annual accounts. (Refer Chapter 17)

#### 2.3. DIARISING OF DAK AND SUMMARY

Each clerk will maintain a work diary in prescribed format (Refer chapter 17) to record the receipt of 1. letters, 2. transfers, 3. advances, 4. claims/bills 5. forms, 6. challans, 7. Miscellaneous reports etc. and 8. Returns. The dealing clerk will also record the summary of work done on each day and submit to Section Supervisor daily. The summary should be checked by the section Supervisor with reference to the actual review of the work done.

#### 2.4. PROGRESS REPORT

The progress report on the disposal of letters, claim, bills, transfers, advances, forms will be prepared weekly by the clerk concerned in the Special Proforma (Ref Chap.17) and put up to the Asst. Accounts Officer/Asst. Commissioner through the section supervisor along with a consolidated report for the group prepared in the same proforma. After the group-wise reports are seen by the Asst. Accounts officer / Assistant Commissioner, consolidated report will be submitted to the Regional Commissioner /Officer-in-charge of sub-Regional office for his review. The work diary of the dealing assistants should be submitted to the Asst. Accounts officer along with the weekly report for his review. A separate weekly report should be submitted to the Asst. Accounts officer regarding the progress of issue of annual statement of accounts. Similarly a monthly progress report will be prepared and submitted to Asst. Accounts officer through Section Superviser for each dealing assistant in the the same format. On its review, a consolidated report will be submitted to the Officer-in-charge of Sub-Regional office/ RPFC (F&A)/Regional Provident Fund Commissioner.

#### 2.5 **REMINDER REGISTER**

A reminder register will be maintained clerkwise in Special Proforma. (See Annexure A). The entries in the reminder register should be made with reference to the "reminder due" dates marked in the disposals at the time of approval. The entries in the register should be reviewed monthly by the Section Supervisor concerned.

#### 2.6. **DISPOSAL OF INCOMING CORRESPONDENCE:**

All correspondence and claims received should be dealt with promptly. Queries made by the Commissioner or any other Officer should be replied on the following day. If a complete reply cannot be given within that time, the dak must be taken to the officer concerned and the reason for the delay explained to him. All correspondence and claims received should be dealt with promptly and systematically. It should be the aim of each official to dispose of all letters on the date of receipt or on the following day at the latest. If any special difficulty is encountered or delay is anticipated in dealing with a particular case, the matter should be brought promptly to the notice of the Section Supervisor and the latter if necessary will inform the officer-in-charge of the section. In no circumstances should any receipts be kept pending for over seven days. As far as possible, each clerk should clear his table before the end of the day. If anything is outstanding for unavoidable reasons, they should be disposed of first on the following day. The letters from member of Parliament/Regional Provident Fund Commissioners/ Central Provident Commissioner/Government should be acknowledged immediately, pending issue of final reply, if the final reply could not be sent immediately. Similarly the receipt of complaints should be acknowledged.

#### 2.7. DRAFTING REPLIES: - Guidelines:-

In drafting replies, the following rules should be observed:

- 1. the section letter and file number should be entered at the top of the draft;
- 2. the subject matter of the correspondence and the number and date of the reference attended should be entered at the head of each letter;
- 3. drafts should be worded as clearly and as concisely as possible;
- 4. wherever a simple endorsement will suffice, a separate forwarding letter or memorandum should not be drafted;
- 5. all instructions should be conveyed in a courteous style and the language used should clearly convey the meaning intended;
- 6. when enclosures are to be forwarded, they should be shown clearly in the draft and a diagonal stroke made on the margin, the number of enclosures should be indicated at the end of the draft on the left bottom of the page;
- 7. drafts should be written/typed in half margin and initialled and dated by the clerk and/or by the Section Superviser, paragraphs should be numbered;
- 8. before a decision or a ruling on any issue is asked for, it should be made certain that the issue has not been decided previously;
- 9. in cases where a ruling or a decision is given but where the authority for it is not given in the body of the reply the authority should be noted on the margin of the draft for purpose of references;
- 10. no additions or alterations to a draft passed by an officer should be made by a subordinate without the previous consent and except over the initials of the officer;
- 11. separate letter should be written on distinct subject, each letter dealing with one subject only, unless subjects are so closely inter-related that they cannot be dealt with satisfactorily in separate letter;
- 12. initials and names in all manuscript documents should be written in block letters;
- 13. when an officer is to be addressed by name or when the name of an officer is given in official correspondence, particular care should be taken to spell the name correctly and to use the correct mode of address;
- 14. all connected references should be duly flagged or page numbered in the draft;
- 15. instructions issued from time to time by the Central Government regarding the progressive use of Hindi in official correspondence should be followed.

#### 2.8 **GUIDELINES FOR NOTING IN OFFICE:**

- 1. All notes should be concise and to the point. Lengthy notes should normally conclude with a para bringing out clearly but briefly the points for consideration or decision. Paragraphs of notes should be serially numbered.
- 2. The verbatim reproduction of extracts from or para phrasing of the paper under consideration, fresh receipt, or any other part of correspondence or note on the same file, should not be attempted.
- 3. When passing orders or making suggestions, an officer will confine his note to the actual point, he process to make without reiterating the ground already covered in the previous notes. If he agrees to the line of action suggested in the preceding note, he will merely append his signature.
- 4. Any officer who has to note upon a file on which a running summary of facts is available will, in drawing attention to the facts of the case, refer to the appropriate part of the summary without repeating it in his own note.
- 5. Unless a running summary of facts is already available on the file or the last note in the file itself serves that purpose, a self-contained summary will be put up with every case submitted. Such a summary will bring out briefly but clearly relevant facts, including the views expressed on the subject by other departments, if any, consulted in the matter and the point or point on which the orders are sought.
- 6. If apparent errors or mis-statements in a case have to be pointed out or if an opinion expressed therein has to be criticised, care should be taken to couch the observations in courteous and temperate language free from personal remarks.
- 7. When a paper under consideration raised several major points requiring detailed examination and orders each points will be noted upon separately in sectional notes.
- 8. Notes and orders will normally be recorded on note sheets.
- 9. The dealing hand/Section Superviser/Superintendent will append the initials with date on the left below his note. The officers will append their signatures on the right hand side of the notes.
- 10. The dealing hand may, if necessary seek the guidance of the section Superviser/Superintedent so that there shall be only one note from the section as a whole.

#### 2.9. **FILING SYSTEM:**

2.9.1. A proper filing system is essential for convenient identification, sorting, storage and retrieval of papers.

#### 2.9.2. FILING SYSTEM BASED ON SUBJECT CLASSIFICATION:

- 1. Each section will maintain approved lists of;
- a) standard heads i.e. main subject headings concerning it; and
- b) standard sub-heads, i.e. aspect of the main subject headings.
- 2. The standard heads will bear consecutive serial numbers. No such numbers, however will be allotted to standard sub-heads.
- 3. The lists of standard heads and sub-heads will be reviewed at the beginning of each year and revised, if necessary with the approval of the branch officer concerned. The serial number once allotted to the standard heads should not ordinarily be changed.
- 4. Before opening a new file, the dealing hand will ascertain the standard head to which the paper under consideration relates. He will then propose a suitable title of the file for the approval of the section officer. The title will consist of:
- a) standard head,
- sub-head which will be more indicative of the precise subject than the 'head', (where
  it is necessary to have more than one sub-head in a title the wider and more abstract
  should generally precede the narrower and more concrete); and
- c) a brief content indicating the question or issue under consideration in relation to the standard head and sub-head and where necessary, the specific institution, person, place or thing involved.
- 5. The title should be as brief as possible but should give at a glance sufficient indication of the contents of the file so as to serve as an aid to its identification. It should be articulated, i.e. broken up into components, each consisting of the minimum possible substantive words and expressing an element in the subject matter. Each part will begin with a capital letter and will be separated from the preceding one by a bold dash.
- 6. As far as possible, there should be a separate file for each distinct aspect of the subject. The title of file should not be couched in very general or wide terms which might attract large number of receipts on different aspects of the matter, thereby making the file un-wieldy.
- 7. If the issue raised in a fresh receipt or in the note on a current file goes beyond the original scope, a new file may be opened to deal with it, after placing the relevant extracts or copies thereon.
- 8. Every file will be assigned a file number which will consist of:
- a) the serial number allotted to the standard head;
- b) the serial number of file opened during the year under the standard head;
- c) the year of opening the file (last two digits only) and
- d) an abbreviated symbol identifying the section.

The first three elements in the file number will be separated from one another by a slant stroke and the last two by a dash. Thus, files opened in, say, Scientific Research Section during 1987 under the standard head bearing serial number '3', will be numbered consequently as 3/1/87-SR, 2/2/87-SR and so on, where 'SR' represents the section.

This subject-wise filing system may be adopted in Central Office and in Administration, Pre-Audit, Co.ordination and statistical section of the Regional Office/Sub-Regional Office. The Enforcement and Account Section of the Regional office/Sub-Regional office may adopt the establishment-wise filing system as indicated below:

Region Code/Sub-Regional Office code/Establishment Code/Year.

#### 2.9.3. FILING OF PAPERS;

- 1. Papers required to be filed will be punched on the left hand top corner and tagged on to the appropriate part of the file, viz. notes, correspondence in chronological order, the latest being at the top.
- 2. Normally, each part of the file will be placed in a separate file cover. Where, however, 'notes' and 'correspondence' are not bulky, both may be placed in a single file cover by tagging the correspondence portion into the right side of cover and the notes portion onto the left side of the same cover. Similarly, both the appendix to notes and appendix to correspondence may be filed in a single file cover, if they are not bulky.
- 3. Routine receipts and issues (e.g. reminders, acknowledgements) and routine notes will not be allowed to clutter up the file. They will be placed below the file in a separate cover and destroyed when they have served their purpose.
- 4. When either the 'notes' or the 'correspondence' portion of file becomes bulky (say, exceeds 100 pages), it will be stitched and marked 'Volume' I. Further papers on the subject will be added to the new volume of the same file which will be marked Volume II and so on.

#### 2.9.4. **ARRANGEMENT OF A PAPER IN A CASE:**

The papers in a case will be arranged in the following order from top downwards:

- 1. reference books:
- 2. notes portion of the current file ending with note for consideration;
- 3. running summary of facts;
- 4. draft for approval, if any;
- 5. correspondence portion of the current file ending with the latest receipt or issue, as the case may be;
- 6. appendix to notes and correspondence;
- 7. standing guard file, standing note or reference folder, if any;

- 8. other papers., if any, referred to, e.g. extracts of notes or correspondence from other files, copies of orders, resolutions, gazettes, arranged in chronological order, the latest being placed on the top;
- 9. recorded files, if any, arranged in chronological order, the latest being placed on the top; and
- 10. routine notes and papers arranged in chronological order and placed in a separate cover.

#### 2.9.5. **REFERENCING:**

- 1. Every page in each part of the files (viz. notes, correspondence, appendix to notes and appendix to correspondence) will be consecutively numbered in separate series, in pencil. Blank intervening pages, if any, will not be numbered.
- 2. Each item of correspondence in a file, whether receipt or issue, will be assigned serial number which will be displayed prominently in red ink on the right top corner of its first page.
- 3. The paper under consideration on a file will be flagged 'PUC' and the latest fresh receipt noted upon, as 'F.R.'. In no circumstances, will a slip, other than 'PUC' and 'FR', be attached to any paper in a current file. If there are more than one 'F.R.' they should be flagged separately as 'F.R.-I.', F.R.-II and so on.
- 4. In referring to the papers flagged 'PUC' or 'FR' the relevant page numbers will be opted invariably in the margin. Other papers in a current file will be referred to by their page numbers only.
- 5. Recorded files and other papers put up with the current file will be flagged with alphabetical slip for quick identification. Only one alphabetical slip will be attached to a recorded file or compilation. If two or more papers contained in the same file or compilation are to be referred to, they should be identified by the relevant page numbers in addition to the alphabetical slip e.g. 'A'/23.N, 'A' /17.C and so on.
- 6. To facilitate the identification of references to papers contained in other files after the removal of slips, the number of files referred to will be quoted invariably in the body of the note and the relevant page numbers, together with the alphabetical slip attached thereto, will be indicated in the margin. Similarly, the number and date of orders, notifications and resolutions and in the case of acts, rules and regulations, their brief title together with the number of relevant section, rule, paragraph or clause, referred to will be quoted in the body of the notes, while the alphabetical slips used will be indicated in the margin.
- 7. Rules or other compilations referred to in a case need not be put up if copies thereof are expected to be available with the officer to whom the case is being submitted. The fact of such compilations not having been put up will be indicated in the margin of the notes in pencil.

8. The reference slips will be pinned neatly on the inside of the papers sought to be flagged. When a number of papers put up in a case are to be flagged, the slips will be spread over the entire width of the file so that every slip is easily visible.

#### 2.9.6. LINKING OF FILES:

- 1. If the issues raised in two or more current files are so inter-connected that they must be dealt with together simultaneously, the relevant file will be linked in the manner indicated below in 2. Such linking may also be resorted to if a paper or one current file is required for reference in dealing with another current file unless a copy of the paper can be conveniently placed on the first file.
- 2. When files are to be linked, string of the file board of the lower file (but not its flaps) will be tied round the upper file and those of the board or flap of the upper file tied underneath it in a bow out of the way so that each file is intact with all its connected papers properly arranged on its file board or flap.
- 3. On receipt back after completion of action, the linked files will be immediately de-linked after taking relevant extracts and placing them on the linked files, where necessary.

#### 2.10. HANDING AND TAKING OVER FILES/RECORDS

At the time, a clerk is shifted from a seat he should hand over all the documents and registers in his custody, including outstanding letters, nominations forms, claims, ledger cards and settled cases, to the clerk who has been asked to take over charge of the seat. For this a proper handing over/taking over charge report should be prepared under the signature of both the clerks and submitted to the Section Superviser and officer-in-charge. In case a task on a seat is transferred from one clerk to another, such a report should be prepared in respect of the documents of that task. A copy of the handing over/taking over charge report should be sent to the Administration section. In case of transfer of records from a Regional Office to Sub-Regional Office, special care should be taken to shift the records in a planned manner by preparing inventory of each type of documents/files being shifted under the guidance of a Senior Officer.

#### 2.11 RECORDS MANAGEMENT -RETENTION OF DOCUMENTS

- 2.11.1. Records are tools of management, memory of an Organisation and source of information. The effectiveness of decisions which ultimately reflects the image of the organisation and efficiency of its operations is dependent on the quality of its resources and information which is provided by the records.
- 2.11.2. In order that the record management should be effective the records should serve the following objectives:-
- 1. They should serve some useful purpose lest they become waste.
- The records should be kept in such a way that they should be capable of being retrieved quickly.

- 3. There should be control on the growth of record at its inception itself.
- 4. Records should neither be prematurely destroyed nor retained for a longer period.
- 5. Records must be kept systematically arranged so that there should be no delay in their location.
- 6: There should be constant weeding and review of the records so that the cost of maintenance of records is kept to the minimum.

#### **RECORDS RETENTION SCHEDULE:**

- 2.11.3. To ensure that file are neither prematurely destroyed nor kept for period longer than necessary, the duration for retention of records is given in Annexure.
- 2.11.4. All the basic documents relating to the Employees' Provident Fund, Pension Fund and Insurance Fund are received in the Regional Office/Sub-Regional offices and many of them are dealt in the Accounts Section. These documents, the prescribed registers connected with accounts work as well as the notes files dealing with correspondence, the ledger cards will remain in the custody of each dealing clerk till these are transferred to the record room.
- 2.11.5 Precaution should be taken to see that essential records are preserved for as many years as they are likely to be required. The statement reproduced at Annexure to this Chapter shows the periods of retention of various type of records and this should be used as a guide for the weeding out of non-essential records and for the preservation of essential ones. At the end of each financial year (31st March) each dealing clerk should send all the unwanted and non-essential records to the Record Section under proper receipt duly entered in the record transit register. Each such record should bear a top slip indication in red ink the nature of the record, whether permanent and if not, the date due for destruction. All these records should be properly indexed and arranged in an orderly manner on the racks in the Record Section. If they are again required back for reference by the Sections they may be issued on written requisitions received from the Section Superviser and their return carefully watched. A record transit register should be maintained in each Section and kept under the custody of Section Superviser.
- 2.11.6. Notwithstanding the above provisions, the following records should be preserved as long as may be required by their nature:-
- 1. records connected with expenditure to which limitations fixed by law are applied;
- 2. records connected with expenditure on projects, schemes or works which are not completed even after the expiry of the period of limitation;
- 3. records connected with claims to service and personal matter affecting persons still in service;
- 4. orders and sanctions of a permanent character until revised,
- 5. records for the periods for which audit has not taken place;
- 6. records which are likely to be required for settlement of audit objections.

## PERIOD OF RETENTION OF RECORDS ACCOUNTS DOCUMENTS

S.N0.	Form/Register	r(R) Period of retention
1.	1	Two years after the application is decided and funds transferred,
_ ′	_	where necessary.
2 _	2	(i) 22 years (in the case of minors) (ii) 03 years (in the case other
_		than minors)
3	3-A	Five years
4.	4-A	Deleted
5	5	Permanent
6	5-A	Only the latest form need be maintained on a permanent basis
7	6-A	One year after the annual accounts for the year concerned
•		are compiled by the A.G.
8	7	Deleted
9	8	Deleted
10	9(R)	Permanent
11	10	Two years after all the members mentioned in the form ha withdrawn their Porvident Fund accumulations or have start contributing again to the fund. (Permanent in cases where Form is printed on the reverse of the Form).
12	11	This Form is not received in the Regional office.
13	12-A	Two years after issue of the annual accounts for the year concern and audit by the A.G.
14	13(R)	One year after the account concerned is transferred with funds, whe necessary.
15	14	One year after the final settlement of accounts and reassignment the policy concerned
16	15	do
17	31	Three years after the final settlement of accounts
18	18	Deleted
19	19	Three years after the claim is paid off or otherwise disposed of.
20	20	(i) In the case of payments to other than minors 3 Years
		(ii) In accordance with nomination of members 3 Years
21	21/21A/21B	(i) In the case of payments on behalf of minors22 Years
		(ii) in the case of payments to other than minors :
		(a) not in accordance with nomination made by members-3 Years
		(b) in accordance with nomination of members -3 Years
22	22	Not in use at present
23	23	As this is sent out to members, there is no question of preserving it.
24	24	Three years after the consolidated Balance Sheet for the year is
		present to Parliament.
25	Register for watching receipt of due documents	One year after the last due document is received.

26	Demand Register	Three years after the last item of demand is cleared/recovered
27	Objection Register	One year after the last objection is settle and audit for the period by the Accountant General is over.
28	Register for watching payees receipt for withdrawal for financing Life Insurance Policies	One year after the last payees' receipt is received and the audit for the period by the Accountant General is over.
29	Stock Register for assigned Insurance Policies	Three years after the last policy is reassigned
30	Register for wanting contribution card	Deleted
31	Register of Payment on final settlement of Account	Three years after the consolidated balance sheet of the Organisation for the period is presented to Parliament
32	Money order Register	do
33	Cash Books	Three years after the consolidated Balance Sheet of the Organisation for the period is presented to Parliament
34	Register of transfer advice issued	One year after the date of issue of last transfer advice.
35	Register of valuable documents	Three years after the the last entry is carried to the respective main registers such as Register of Securities, Cash books, Stock registers etc.
36	Register of Securities	(i) in the Central Officepermanent (ii) in the Regional office-five years after the transfer of the last security is accepted by the Central Office.
37	Registers of Contigencies	One year after the audit by the Accountant General is over
38	Dead Stock Register	Parmanent
39	Important Correspondence	5 years after the last pending matter is finally settled
40	Unimportant correspondence	Two years
41	Pay Bills of the office establishment and Acquittable Rolls	35 Years
42	Deposit Register (contribution etc.) Demand Collection & Balance Register	One year after the consolidated Balance Sheet Register of the Organisation is presented to Parliament
43	Register of undelivered M.O.s	do
44	Leave Register	Three years
45	Postage stamp Account Register	One year after audit by the Accountant General.
46	Stationary Register	do

47	Show cause notice register	Three years after the last case is finalised
48	Certificate Case Register	Three years after the last case is finalised
49	Bank Statement	One year after the consolidated Balance Sheet of the organisation is presented to Parliament.
50	Vouchers:(a) Final settlement (b) Others including final refund	(i) In the case of minors on behalf of minors- 22 Years
		(ii) In the case of payment to other than minors
~		(a) not in accordance with nomination made by members 3 years.
		(b) in accordance with nomination of member- 3 years
51	Cheque Books	One year after the Consolidated Balance Sheet of the Organisation is presented to Parliament.
52	Vouchers:(a) Final settlement (b) Others including final refund	(i) In the case of minors on behalf of minors- 22 Years
.1	, , , , , , , , , , , , , , , , , , ,	(ii) In the case of payment to other than minors-
		(a) not in accordance with nomination made by
	·	members- 3 years.
	•	(b) in accordance with nomination of members-
		3 years.
53	Advance Ledger	3 years after the last item of advance is cleared/
		recovered
54	Service Books	3 years after death
<i>5</i> 5	Leave Account	do
56	Leave salary and pension contribution register	2 years after death
57	Register of Books	Permanent
58	Register showing receipt & supply of forms	One year after the last form is supplied and forms audited by the Accountant General
59	Prosecution Register	One year after the last prosecution is decided
60.	Register of history of machines	Three years after the last machine is charge off
61	Staff Provident Fund Account	22 years in case of payment on behalf of minor nominees/heirs- 3 years after final settlement in other cases.
62	Budget Estimates	Six years
63	Audit Reports	Six years
64	Stock of Ledger cards and other forms	One year after the last card/form is supplied and audited by the Accounts General is over.
65	Proceedings Book	Permanent
66	Annual Returns and Reports`	12 years
67	Register of letter received and issued	3 years
68	Circulars to Estt.and Officers	Important circulars-10 years, other of no permanent value -2 years

69	Peon Books	1 years
70	Attendance Register of Office staff	2 years
71	Establishment increment register	10 years
72	Register of Inspection of factories and establishment	3 years
73	Register for initial premium	One year after the last policy is reassigned
74	Register for automatic premium	do
75	Duplicate challans	3 years after the consolidated Balance Sheet of the organisation is presented to Parliament
76	Triplicate challans	one year after the consolidated Balance Sheet of the organisation is presented to Parliament
<b>7</b> 7	Register showing qualification, date of appointment and seniority	<u> </u>
78	Answer papers of the written tests held for recruitment	Six months after the appointment of all the selected persons
79	Pension papers (Other than Family Pension)	possess possess
	<ul><li>(a) Pension cases</li><li>(b) Annual Establishment Returns</li></ul>	(a) 7 years after retirment/death in service (b) 6 years after the audit of pay bill for the period in question is over
	(c) Nominations:-	•
	(i) If the gratuity is paid to minor	(i) 22 years in the case of payment of family Pension on behalf of minor
	ii) Not in accordance with the order in which nomination have been made	(ii) In other cases, 3 years after the final settlement
	iii) In accordance with the order in which nomination have been made	do
80	Family Pension records	3 years after the date on which family pension becomes inoperative
81	Work Sheet for sanction of PF dues	Till such time the claim is preserved
•	EMPLOYEES PENSION SCHEM	E' 95
1	Form No. 1	5 years after the date on which pension
2	Form No. 2(Revised)	becomes inoperative in respect of the last eligible family members
3	Form No. 3(PS)	As in the case of Form 9 (E.P.F.)
4	Form No. 4	As in the case of Form 5 (E.P.F.)
5	Form No. 5	As in the case of Form10 (E.P.F.)
6	Form No. 6	As in the case of Form 12-A (E.P.F.)
7	Form No. 7	As in the case of Form 3-A (E.P.F.)
<b>8</b>	Form No. 8	As in the case of Form 6-A (E.P.F.)
		•

9	Form No. 9	As in the case of Form 11 (E.P.F.)
10	Form No. 10-A/D & Worksheet	5 years after the date on which Pension
		becomes in operative
11	Form No. 10-B/C & Worksheet	As in the case of Form 19 (E.P.F.)
12	Form No. 11 & worksheet	As in the case of Form 20 (E.P.F) (Deleted)

Family Pension Records & Register Permanent of PPO Audit Registers. etc.

#### E.D.L.I, SCHEME, 1976

1.	(I.F.) Form No.1	As in the case of Form 9 (E.P.F.)
2.	(I.F.) Form No.2	As in the case of Form 5 (E.P.F.)
3.	(I.F.) Form No.3	As in the case of Form 10 (E.P.F.)
4.	(I.F.) Form No.4	As in the case of Form 12-A (E.P.F.)
5.	(I.F.) Form No.5	As in the case of Form 20 (E.P.F.)

### **ENFORCEMENT RECORDS**

S.No		Records/Documents	Retention period
D.110	Covera	ge file in respect of un-exempted Estts.	and the state of t
1.	(i)	Coverage notice and its connected documen such as E.O's recommendation, documen obtained in support of coverage, Form. 5-A etc.	ts ·
	(ii)	Correspondence of purely ephemeral nature	One year
	(iii)	Inspecton reports Part-I & II) received from E.O.,	m Permanent
	(iv)	Defaulting position obtained from accounthrough the monthly defaulters list and legaction  (a) Under Sec. 7-A  (b) Under Section 8  (c) Under Section 14  (d) Under Section 406/409 IPC	
	(v)	Inspection report in respect of composi establishments (i.e. where an estt. consists different departments or has branches) fallir under Sec. 2-A of the EPF & MP Act, 1952 ar legal action under Sec. 7-A, 19-A, 8, 14 etc.	of ng -do-
2.	Covere	d (exempted /relaxed ) Estts.	
	(i)	Correspondence of purely ephemeral nature	One Year
	(ii)	Corresspondence with Estts./E.Os. regarding grant of exemption, inspection report conditions of exemption etc. & returns submitted by the etts.	ts,
	(iii)	Defaulting position, misuse of funds and leg action	al -do-
	(iv)	Concellation of exemption	8 Years after cancellation of exemption.
	DAMAG	ES FILE	
	(i) Corres <sub>i</sub> ephemera	pondence of purely	One year
,	_	Action under sec. 14-B&8	4Years after full compliance by the employer
<b>!</b>	Show caus	se notice Register	2 years after the last case is finalised
		e case register	do
5	Prosecution	on Register	One year after the last prosecution is decided

7	Register of Inspection of Factories	2 years
_	and Establishments	
8	Register of Estt. exempted under sec.	Permanent
	17 and Para 27&27A	
9	Register of infant Establishment	2 years after the last estt.
	•	is covered or trans-
		ferred to Reg. of
10	Dunintan of Manainal Patt	Marginal Estt.  2 years after the last
10	Register of Marginal Estt.	Estt. is covered
11	Register of covered Estt.	Permanent
12	Register of Estt. under Sec.2-A`	Permanent
13	Register of Survey	Permanent
14	Dak Register of Inspector	2 years
15	Recovery Register	4 Years after the
	recovery register	recovery made from the
	1	last defaulting Estt.
16	Register of writ petitions cases	Permanent
17	Register of Sec.7-A cases	Permanent
18	Register of sec. 19-A Cases	Permanent
19 💠	Register for Provisional coverage	4 years after final
		coverage of last
		provisionally covered
		Estt.
20	Tour Programmes	, One year
21	Tour Diary	One year
	•	ı
22	Separate registers in respect of Estt.	Permanent
	exempted from EPF. EPS & EDLI scheme	
23	Register to watch the receipt of Inspection	One year after recovery
•	· · · · · · · · · · · · · · · · · · ·	of Inspection charge as
		from the last defaulting
24	Developed in the Control of the Cont	Estt.
24	Proceedings of meetings & conference	Permanent
	relating to CBT/Regional committee/ EOs/ RPFCs etc and files	
25	Precedent Books	Permanent
23	recedent books	Citianciii
26	Records maintained by Exempted Establishments	
(I)	Members ledger accounts	(i) In case of payment on
	5	behalf of minors-16yr
		(ii) In case of payment
		other than minors:-
		(a) not in accordance
		with nomination
		made by members-
		2 years
		(b) in accordance with
	•	nomination of
	(2/17)	member-2 years

(II) Cash & bank vouchers files including loan application and final settlement and transfer of PF accounts made to other institutions

2 years after claim is paid of or other wise disposed of.

(III) Journal voucher files including loan apply and final settlement and transfer of PF accounts made to other Institutions

--do--

(IV) Cash books, Journal Books, Ledger Books, Loan registers, Cash & bank voucher files etc.. 2 years after the consolidated Balance sheet of the Estt for the period isaudited and submitted to the Regional PF Office.

(V) Security/Investment Register

Permanent

#### **INSTRUCTIONS:-**

- 1. The retention period specified in Column(3), in the case of a file, is to be reckoned from the year in which the file is closed (i.e. action thereon has been completed) and not necessarily from the year in which it is recorded.
- 2. In case of records other than files, e.g. registers, the prescribed retention period will be counted from the year in which it has ceased to be current.
- 3. In exceptional cases, a record may be retained for a period longer than that specified in the Schedule, if it has certain special features or such a course is warranted by the peculiar needs. In no case, however, will a record be retained for a period shorter than that prescribed in the Schedule.
- 4. If a record is required in connection with the disposal of another record, the former will not weeded out until after all the issues raised in the latter have been finally decided, even through the retention period marked on the former may have expired in the meantime. In fact, the retention periods initially marked on such records should be consciously reviewed and, where necessary, revised suitably.

#### **ADMINISTRATION RECORDS/DOCUMENTS**

S.No.	Description of records	Retention period
1	Records of value for administrative purpose:	
(i)	Papers containing evidence of rights or obligations of or against the EPF Organisation, e.g. title to properly, claims for compensation not subject to a time-limit, formal instruments such as awards, schemes, orders sanctions, etc.	,
(ii)	Papers relating to major policy decisions, including those relating to the preparation of legislation.	
(iii)	Papers regarding constitution, functions and working of important committees, working groups, etc.	
(iv)	Papers providing lasting presidents for important procedures e.g. administrative memoranda, historical opinions on important matters.	Permanent
(v)	Papers concerning rules, regulations, departmental guides or instructions of general application.	
(vi)	Papers relating salient features of Organisation and staff of Govt. Department and offices.	
(vii)	Papers relating to important litigation or 'Cause Celebes' in which the administration was involved.	
2.	RECORDS OF HISTORICAL IMPORTANCE:	
(i)	Papers relating to the origin of a department or agency of Govt.how it was organised, how it functioned and (if defunct) how and why it was dissolved.	Permanent
(ii)	Date about the department/agency accomplished	Permanent
(iii)	Papers relating to change of policy, implementation of a change of policy, appointment of a departmental or inter departmental committee or working groups, instructions to executive agencies etc. and relevant forms.	Permanent
(iv)	Papers relating to a well known public event or events which gave rise to interest or controversy on the Organisational plans	Permanent
(v)	Papers containing direct reference to trends or developments, particularly if they contain unpublished statistical date covering a long period or a wide area.	Permanent
(vi)	Papers relating to absolute activities or investigations, or to abortive Schemes in important fields.	Permanent

### 3. **RECORDS OF ADMINISTRATIVE FUNCTIONS:**

1.	Dak register	One year
2.	Invoice	One year
3.	Section Diary	Three years
4.	Assistant's Diary	One year
5.	Standing guard files and standing note	Permanent .
•	(The earlier version of these records will normally be weeded	
	out as soon as the revised version becomes available)	
6.	Distribution Chart	One year
7.	Typist's Diary	One year
8.	Issue Diary	One year
9.	Despatch register	5 years
10.	Postal registration books	5 years
11.	Receipts of telegrams	1 years
12.	Register of daily abstract of stamps used	5 years
13.	Messenger book	1 year
14.	Stamps account register	5 years
15.	Weekly statement of cases disposed of	1 year
16.	File register	15 years
17	File movement register	1 year
18.	Movement diary for personal staff	l year
19.	Precedent books	Permanent
20.	Register for watching the progress of recording	3. years
21.	List of files transferred to the departmental record room	25 "
22.	Record review register	1"
23.	List of files received for review	* 1 ''
24	Register of spare copies of publications, circulars, orders, etc.	î "
25.	Weekly/monthly arrears statement	1 "
26	Call book	î"
27.	Monthly progress report on recording of files	1 "
28.	Reminder diary	i"
29.	Register for keeping a watch on communication received	•
->.	from the Govt./MP/CPFC etc.	1 "
30	Register of Parliamentary assurances	1 "
31.	Check-lists for periodical reports	i "
32.	Inspection reports -1 year after the date of next Inspection	ī "
4.	RECORDS CONNECTED WITH ACCOUNTS:	
(1)	The following shall on no account be destroyed:-	
(i)	Record connected with expenditure which on projects, schemes	Permanent
(1)	or work not completed, although beyond the period of limitation.	i Cilliancit
(ii)	Records connected with expenditure which is within the period	**
(**)	of limitation fixed by law.	
(iii)	Records connected with claims to service and personal matters	**
(111)	affecting persons in the service except as indicated in the	
	Annexure below:	j
(iv)	Orders and sanctions of a permanent character, until revised	, 11
(**)	Section of a permutation character, until 1541900	

(2)	The following records shall be preserved for not less than the periods specified against them:-  Payments and recoveries:-	
(a)	Expenditure sanctions not covered by Para 4 (1) above including sanctions relating to grant-in-aid	3 Years or 1 year after completion of audit whichever is later
(b)	Cash-books maintained by the drawing and disbursing officer under Central Treasury Rule,77	10 Years
(c)	Contingent expenditure	3 years or 1 yr. after the completion of audit whichever is later.
(d)	Arear Claims (including sanction for investigation where necessary)	do
(e) <u>Pa</u>	per relating to:	
	(i) G.P.F. Membership	. 1 Year
	(ii) G.P.F. Nomination (a)	1 Year subject to:- Original nomination being placed in Vol.II of the service book of the
	(b)	Gr. 'D' staff and Nomination in original or an autenticated copy there being placed in Vol.II of the service book/personal file in case of other Govt. servants.
	(iii) Adjustment of missing credits in SPF accounts	1 years
	(iv) Financing of Insurance Policies from GPF accounts	do
	(v) Final withdrawal from GP Funds e.g. for house building, higher technical education of children etc.	do
	(vi) SPF Annual statements	do
	(vii) TA/Transfer TA Claims	3 years or one year after completion of audit whichever is later.

(3) Budget Estimates/revised Estimates

3 years (The retention period here relates to the budget/revised Estimates as compiled by the Budget/Accounts Sec. for the office as a whole).

(4) Service Books of:

(a) Officials entitled to retirement/ terminal benefits

(b) Other employees —

3 Years after issue of final Pension /gratuity Payment order.

3 years after they have Ceased to be in service.

(5) Service records:

(a) Nomination relating to family Pension and DCR gratuity

1 Year subject to the nomination in original of an authenticated copy there-on (where original is kept with the audit) as the case may be, being placed in Vol. II of the service Book /personal File.

(b) Gradation /Seniortity list

(c) Alteration in the date of birth

3 Years

3 years (subject to suitable entry being made in the appropriate service record & an authenticated copy of the order being kept in Vol. II of Service Book/Personal File.

(d) Admission of previous service not supported by authenticated service record, e.g. through collateral evidence. 3 Years of 1 Year after completion of audit, whichever is later (subject to suitable entry being made in the appropriate service record and an authenticated copy of the order being kept in Vol. II of Service Book/Personal File.)

(e) Verification of service

5 Years subject to a suitable record being kept somewhere, e.g. in the Service Book or History sheet.

(6) Expenditure statements:

(a) In respect of Lower formations

To be weeded out at the end of financial year.

(b) In respect of the entire EPF Organisation.

To be weeded out after the appropriation accounts for the year have been finalised.

(c) Register of monthly expenditure (Form GFR 9)

To be weeded out after the appropriation accounts for the year have been finalised.

- Surety bonds executed in favour of a 3 Years after the bond ceases to be **(7)** temporary or a retiring employee of the enforceable. Organisation

(8)(a) Pay bill Register 35 Years

(b) Office copies of Establishment pay bills and related schedules (in respect of period for which pay bill register is not maintained)

35 Years

(c) Schedules to the establishment pay bills for the period for which pay bill register is maintained

3 Years, of one year after the completion of audit, whichever is later

(d) Acquittance Rolls

-do-

(9)Muster Rolls Minimum of 3 financial Years of payment excluding the financial year of payment.

- Bill register maintained in TR-28-A (10)
- 5 Years.
- (11) Paid cheques returned by the bank to the Audit/Accounts Office
- 5 years (The counter foils of paid cheques should also be preserved for the same period as prescribed for preservation of paid cheques, viz. 5 years. However, in case where the counterfoils are required to be preserved in connection with settlement of some enquiry etc., these should not be destroyed unless otherwise advised by the authority conducting enquiry. The other instruction contained in this schedule will continue to be appliable in this case before the counter foils which are more than 5 years old are actually destroyed.
- (12)File, papers and documents relating to Contracts, agreements etc.
- 5 years after the contract/agreement is ful-filled or terminated. In cases where audit objections have been raised, however the relevant files and documents shall not, under any circumstances, be allowed to be destroyed till such time as the objections have been cleared to the satisfaction of the audit authorities or have been reviewed by the Public Accounts Committee.

- (13)Accounts of:
  - (a) Officials entitled to retirement/ terminal benefits
- 3 years after issue of final pension/ gratuity payment order

(b) Other employees

3 years after they have ceased to be in service.

- ANNEXURE:- Records Connected with claims to service and personal matters (14)affecting persons in the service as referred to at S.No. 4(1)(iii) bove.
- Creation of Classification of Posts: 1.

Continuance/abolition/revival (i) of posts

1 year

(ii) Conversion of temporary posts into permanent ones.

10 years

Creation of posts (iii)

10 years

Revision of scales of pay (iv)

Permanent in the case of central office issuing the orders the

Subject to particulars of sanction being noted in establishments/ sanction register

regional/sub-regional offices need keep only the standing orders etc., weeding out superseded ones as

and when they become

obsolete.

(v) Upgrading of posts 10 years

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2. Review for determining suitability of Permanent employees for continuance in service Establishment/sanction register

Where for any reason the register in rewritten the old volume will be kept for 3 years

- 3. Arbitration and litigation cases
- 3 years subject to;
- (a) the file not being closed until award/judgement becomes final in all respects by limitation or final decision in appeal/revision, and
- (b) Cases involving important issues or containing material of a high precedent/reference value being retained for a appropriatetelly longer period higher initially or at the time of review.
- 4. Notice under section 80 of

1 year If such a notice is follow up by a civil Civil Procedure Code suit, it would become arbitration/litigation case and would, therefore, need to be retained for 3 years.

5. Recruitment:-Condonation of break in service

5 years Subject to a suitable entry being made in the appropriate service records and an authenticated copy of the order being kept in Vol.II of Service book/ Personal file.

6	ADV	AN	CES:-
U.	( A.A.) T	$\mathbf{r}$	

- (i) Car Advance rules
- (ii) Conveyance advances rules
- (iii) Cycle advance rules
- (iv) Festival advance rules
- (v) GPF advance rules
- (vi) House building advance rules
- (vii) Motor cycle/scooter advance rules
- (viii) Pay advance rules
- (ix) TA advance rules
- (x) Travel concession rules
- (xi) Other advances rules
- (xii) Grant of car advance
- (xiii) Grant of conveyance allowance
- (xiv) Grant of cycle advance
- (xv) Grant of Festival advance
- (xvi) Grant of GPF advance
- (xvii) Grant of house building advance
- (xviii) Grant of motor cycle/scooter adv.
- (xix) Grant of pay advance
- (xx) Grant of T.A. advance
- (xxi) Grant of L.T.C. advance
- (xxii) Grant of other advance

Surety Bonds executed in 3 years after bond ceased to be favour of a temporary or a enforceable retiring government servant

- 8. Pension/retirement
- (i) Rules and orders (general aspects)

7.

- (ii) In respect of groups A/B/C and employees of the Organisation
- (a) Pre-verification of pension cases
- (b) Invalid Pension
- (c) Family Pension
- (d) Other Pension
- (e) Gratuaity
- (f) Commutation of Pension

Permanent in the case of Central office issuing the rules, orders and instructions. The Regional/Sub-Regional offices need keep only the standing rules etc., weeding out the superseded ones as and when they become obsolete.

- 1 Year Subject to;
- (a) suitable entries being made in pay bill register,
- (b) in case of motor car/motor cycle/ scooter and house building advances.
- (c) Copies of sanction being placed on personal files and
- (d) mortgage deeds and other agreements executed being kept separately in safe custody for the period they are valid.

Permanent in the case of central office

issuing the rules, orders and instruction

The regional/sub-regional offices need keep only the standing rules and orders weeding out the superseded ones as and when they become obsolete.

3 Years

Till one year after the last beneficiary of the family pension ceases to be entitled to receive or 5 years whichever is later.

5 years

15 years

#### **INSTRUCTIONS**

- 1. The retention period specified in Column (3) in the case of a file, is to be reckoned from the year in which the file is closed (i.e. action thereon has been completed) and not necessarily from the year in which it is recorded.
- 2. In the case of records other than files, e.g. registers, the prescribed retention period will be counted from the year in which it has ceased be current.
- 3. In exceptional cases record may be retained for a period longer than that specified in the schedule, if it has certain special features or such a course so warranted by the peculiar needs of the concerned office. In no-ease, however will a record be retained for a period shorter than that prescribed in the schedule.
- 4. If a record is required in connection with the disposal of another record, the former will not be weeded out until after all the issues raised in the latter have been finally decided, even though the retention period marked on the former may have expired in the meantime. In fact, the retention periods initially marked on such records should be consciously reviewed and, where necessary, revised suitably.

### **NOTES:-**

- 1. Before any pay bills/pay bill registers are destroyed, the service of the EPF employee concerned should be verified in accordance with rule 81 G.F.R.
- Where a minimum period after which any record may be destroyed has been prescribed, the Regional Provident Fund Commissioner-In-charge of the region as the case may be or any other authority empowered by him to do so, may order in writing the destruction of such record in his own and subordinate offices on the expiry of that period counting from the last day of the latest financial year covered by the record.
- 3. Regional Provident Fund Commissioner-In-charge of the regions shall be competent to sanction the destruction of such other records in his own and subordinate offices as may be considered useless, but a list of such records as properly appertain to the accounts audited by the Indian Audit and Accounts Department shall be forwarded to the audit Officer and/or the Accounts Officers, as the case may be, for his concurrence in their destruction before the destruction is orders.
- 4. Full details shall be maintained permanently in each office, of all records destroyed from time to time.
- 5. The principle to be adopted in respect of files having financial implications and hence liable to be called by audit for inspection so that such files should be retained for a period of five years after they have been recorded. If at any time during the period of five years, an audit objection having reference to the transaction dealt within that file arises, is received, the file will not be destroyed until after the audit objection has been settled to the satisfaction of the audit. Also, if local audit does not take place within the period of five years, the Head of the Office should ascertain from the audit authorities whether they have any objection to the files relating to the earlier years, dues for weeding out by the application of the five year formula, being destroyed or retained for a further period for scrutiny by the audit party and, if so, for what period. While records may be reviewed and weeded out at periodical intervals in the light of the retention periods prescribed to avoid their build-up, the attempt should be to make a continuous and conscious effort throughout the year to weedout un-necessary records. In other words, the working rules should be "Weed as you go"

# CHAPTER-3 DUTIES AND FUNCTIONS

	Description	Рага	Page No
1.	Accounts Section	3.1.	3/1
2.	Pension Section	3.2.	3/2
3.	Cash Branch	3.3.	3/2
4.	Accounts branch in Central Office	3.4.	3/3
5.	Superintendent in Central Office	3.5.	3/4
6.	F.A. & C.A.O.	3.6.	3/5
7.	Additional CPFC (Computer)	3.7.	3/7
8.	Additional CPFC (Zonal)	3.8.	3/7
9.	R.P.F.C. (Finance & Accounts) (H.Qrs.)	3.9.	3/8
10.	Deputy Director (Audit) (H.Qrs.)	3.10.	3/9
11.	R.P.F.C.in charge of the Region	3.11.	3/10
12.	R.P.F.C. as Officer-in-charge of SROs	3.12.	3/12
13.	R.P.F.C. (Enforcement/Recovery)	3.13.	3/12
14.	R.P.F.C. (F & A) posted in the Regional office	3.14.	3/13
15.	Controller of Pension	3.15.	3/13

	Description · /		Page No.
16.	A.P.F.C.( Enforcement/Recovery)	3.16.	3/14
17.	A.P.F.C. (Accounts)	3.17.	3/15
18.	A.P.F.C. (Administration)	3.18.	3/15
19.	A.P.F.C. (Cash)	3.19.	3/16
20.	A.P.F.C. (Legal)	3.20.	3/18
21.	A.P.F.C. (Pension)	3.21.	3/18
22.	A.P.F.C. (Computer)	3.22.	3/18
23	Enforcement Officers	3.23.	3/19
24.	A.A.O. in the Regional/Sub-Regional Offices	3.24.	3/20
25.	Section Supervisors in the Regional/	3.25.	3/22
	Sub-Regional offices		

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### CHAPTER --3

#### **DUTIES AND FUNCTIONS**

THE DUTIES AND PRINCIPAL FUNCTIONS OF OFFICERS/STAFF AT VARIOUS LEVELS ARE EXPLAINED HERE UNDER:-

### **REGIONAL OFFICE/SUB REGIONAL OFFICE:**

### 3.1. ACCOUNTS SECTION:-

- (i) Watching of receipt of various returns and their scrutiny and follow-up action thereon.
- (ii) Maintenance of Accounts under Employees' Provident Fund/ Employees' Pension Fund/ Insurance Fund.
- (iii) Maintenance of Demand Collection and Balance Register (Revised) and other registers prescribed in the Manual of Accounting procedure.
- (iv) Maintenance of basic/original document such as Form 9 (Revised) and Form 2 (Revised) Form 3 (PS), Form 1 (IF). Audit scrutiny of all accounts returns as prescribed in the Manual of Accounting procedure.
- (v) Maintenance of subscribers' ledger account, verification of entries in the DCB Register (Revised) with reference to Schedule of receipts (Accounts No. 1,2,10,21 & 22) and preparation of Defaulters' list for non-submission of Returns/non-remittance of dues.
- (vi) Scrutiny of applications for advance/withdrawal and authorisation of payment thereof Settlement of Accounts under the three Schemes, Verification of Check-list received from EDP in connection with the compilation of Subscribers' Annual Statement of Accounts and issue of Annual Accounts Slips to the establishment.
- (vii) Transfer of Accounts;
- (viii) Audit;
- (ix) Furnishing of MIS Returns,
- (x) Payment of benefits under Employees' Pension Scheme, 1995 and Employees' Deposit Linked Insurance Scheme, 1976,
- (xi) Matters relating to Internal Audit, Pre-Audit, Test Audit;
- (xii) Maintanence of Personal Registers (Work Diary); proper closing and furnishing of Weekly and Monthly Reports and other statistical returns and other general work including correspondence work connected with the above items. Any other functions assigned by Regional Provident Fund Commissioner/Officer-in-charge of the Sub-Reginoal Office from time to time.

3.2. Functions of Pension Section, Pension Pre-Audit and disbursement sections are included in Part III of the Manual.

### 3.3. FUNCTIONS OF CASH BRANCH

#### RECEIPT SIDE

- (I) Receipt of Challans and Bank statements on due dates. To keep a watch on missing credits and non-receipt of challans.
- (II) Preparation of all subsidiary cash books through EDP and prompt rendition of Schedule of Receipts to Accounts Sections.
- (III) Reconciliation of receipts in various accounts and proper maintenance of cash books (Receipt side).
- (IV) Adjustment of erroneous receipts and transfers from one account to another.
- (V) Proper maintenance of challans, Bank statements, etc.
- (VI) To watch the realisation of interest on all bank accounts.
- (VII) To recover interest from State Bank of India on all belated transfer of funds.

#### **PAYMENT SIDE**

- (i) Maintenance of Cash Books (Cash and cash books (Bank), (Payment side), Cheque books, Blank Money Orders Forms etc. maintenance of valuable documents registers for prompt receipt and disposal of Cheques/DDs etc.
- (ii) Maintenance of Bills register and payment thereon.
- (iii) Prepraration and Rendition of all returns after ascertaining the details on receipt side.
- (iv) Maintenance of Scroll inward register.
- (v) To ensure periodical transfers on due dates to other accounts and for investment.
- (vi) To arrange for transfer of surplus funds in Administration Accounts No. 2 & 22 to investment Accounts No. 4 and 24 respectively, maintained in the State Bank of India, New Delhi.
- (vii) Receiving of scroll of authorised claims and making payments by Money Order or Cheques.
- (viii) Forwarding of paid duplicate copy of scroll to accounts section.
- (ix) Preparation of monthly reconciliation statement of all cash books.
- (x) Preparation of monthly classified summery of Receipts and Payments in respect of all accounts
- (xi) Preparation of Balance sheet/Receipt and Payment accounts.
- (xii) Receiving of undelivered Money Orders/Cheques and forwarding of intimation to accounts branch and watching the recredit intimation.
- (xiii) Despatch of Cheque/Money orders/Registrerd and other letters issued from cash section.

- (xiv) Disbursement of pay etc. and maintenance of connected registers.
- (xv) To ensure transfer of surplus funds in EPF A/C No. 1 and 10 to Investment Account Nos. 5 and 11 respectively, maintained in the State Bank of India, Bombay.

### 3.4. FUNCTIONS OF ACCOUNTS BRANCH IN CENTRAL OFFICE;

The Accounts Wing of the Central Office consists of various sections viz. Banking, Investment, Budget and Finance, Audit, Balance-Sheet, Cash (Local) Pension and Group Insurance, etc. and their main functions are as follows:-

- (1) Banking arrangements, transfer of Funds from one account to another, watching the maintenance of Cash Books in the Regional and Sub-Regional Offices, maintenance of Cash books in Central office for A/C No. 5,8,9,11,25,4,& 24 maintenance of Proforma Accounts of Interest Suspense Account, SRF, DRF and UCD (Banking Account).
- (2) Investment of EPF, Pension Fund and EDLI Fund, SPF, Pension Fund (Staff), surplus administration Fund and watching of Interest, declaration of Interest under Para 60 of the EPF Scheme, 1952, maintenance of Pension Fund Account, EDLI accounts and acceptance of Securities towards PA dues, transfer of securities on grant of exemption etc. (Invesment Section).
- (3) Preparation of consolidated budget proposals- Budget Estimate and Revised Estimates of the Organisation under EPF, EPS & IF re-appropriation of Funds, watching of expenditure, etc. Pre-Audit of expenditure of the Central office, scrutiny of proposals on matters having financial implications etc. (Budget and Finance)
- (4) Scrutiny and follow up action on reports of Internal and Statutory Audit Parties, Issue of clarifications on matters relating to the accounting procedure of Employees' Provident Fund, Pension Fund and Insurance Fund (Audit Section)
- (5) Preparation of consolidated Annual Accounts under Employees' Provident Fund, Employees' Pension Fund and Insurance Fund on the basis of the Regional and Central Office accounts. Matters connected with the Regional Income and Expenditure account and Balance Sheet. Scrutiny and follow up action on the Monthly classified Summery of Receipts and Payments under various accounts received from Central Offfice, Regional Offfices and Sub-Regional offices (Balance Sheet cell).
- (6) Maintenance of cash book (Cash) and cash book (Bank) for account No. 4 A. Drawal and disbursement of pay and allowances and other payments. Preparation of receipt and payment, Income and Expenditure and Balance Sheet of the Central Office, follow up of Audit Report of Central Office. (Cash-Local)

(7) Processing of Pension papers of the officers and staff members and matters connected with the Group Insurance Scheme, SPF, DLI, Compassionate Fund, Staff Welfare Fund, Scholarship Scheme etc. (Pension and GI Section)

### 3.5. **FUNCTIONS OF SUPERINTENDENT (CENTRAL OFFICE)**

The Superitendent is primarily responsible for the quick and efficient disposal of the work allotted to his section. The main duties which he should perform in order to discharge this responsibility are as under:-

- 1. To examine all receipt pertaining to his section and to distribute them properly amongst his staff;
- 2. To see whether any receipts are immediate, difficult or of special nature and of so, if deal with such receipts himself or to give special instructions to the dealing assistant or clerk so that their quick and efficient disposal takes place;
- 3. To ensure that all immediate receipts in his section are put up on the date of receipt, all urgent receipts atleast the next day and all ordinary receipts within three days and to ensure that in no case in any receipt kept pending for over seven days;
- 4. To scrutinise the notes and drafts of the dealing assistants and clerks, to revise them, if necessary, to submit them to his immediate superior in cases where such submission is called for;
- 5. To ensure that all approved drafts are issued promptly and that all office copies are added to the relevant files without any delay;
- 6. To ensure, if necessary, by inspection of the tables and racks of his staff, that the entries made by them in the arrear reports are in order and that no papers or files overlooked;
- 7. To see that all periodical returns are received and issued well within the prescribed dates;
- 8. To keep a note in his personal note book or desk calendar of important cases requiring prompt action by a specified date and to see that necessary action is taken in time;
- 9. To maintain a sectional note book containing important decisions for the purpose of reference and to ensure that entries in the book are made as soon as decisions are taken;

- 10. To ensure that files on which action is completed are promptly indexed, stitched and recorded;
- 11. To scrutinise the sections diary, intersectional movement register, file registers and all other registers once in a week to see that they are properly maintained, dated initials being appended at the close of each scrutiny;
- 12. To see that all papers, files, reference books, spare copies and other documents are arranged properly and that unnecessary papers are weeded out periodically;
- 13. To check late attendance, to maintain order and discipline, and to train, help and advise his staff; to review the work of dealing assistants through work diary;
- 14. To see that all the work in his section is handled in methodical manner, with due regard to the need for economy in men, material and time, and to suggest improvements in methods of work wherever possible;
- 15. To ensure that all letters received from Government/Members of Parliament/Cenral Board of Trustees' Members etc. are duly acknowledged on the same day of receipt and action taken thereon within the prescribed time limit, on priority basis.
- 16. To ensure periodic issue of reminders so as to get compliance on all outstanding issues.
- 17. To take prompt follow-up action on all minutes of the meetings reports etc.
- 18. To ensure proper comparison of all the letters, reports etc., that are to be sent to the Government and meetings etc.;
- 19. To perform any other function that may be assigned to him from time to time by his immediate superior or other superior officers.

### 3.6. FUNCTIONS OF THE FINANCIAL ADVISER AND CHIEF ACCOUNTS OFFICER

The Financial Adviser and Chief Accounts Officer who is entire in-charge of the accounting side of the Organisation has the following principal functions:-

To ensure scrutiny of the existing accounting procedure with a view to assessing their dequacy to the needs of the Organisation from time to time and suggest either suitable changes in the existing pattern and system of accounting or evolution of new and more advantageous procedures;

To ensure proper and judicious investment of the funds of the Organisation.

To ensure assessment and declaration of the rate of interest applicable for each financial year;

To ensure compilation and presentation of the budget estimates of the Organisation and arrange for reappropriation of funds whenever found necessary;

To ensure compilation of the Annual Report of the Organisation in regard to the accounting side, particularly in the preparation of the final accounts;

To ensure compilation of the consolidated annual proforma accounts of the Organisation and provide suitable reply to the paras of the Audit Report thereon to the satisfaction of the Audit authorities:

To assist and evolve the system of switching over of manual accounting to computerisation in the Organisation;

To arrange for conduct of internal audit of the accounts of the Organisation;

To guide investigation of cases of over payment of funds or other financial irregularities detected either by "Test Audit" or "Internal Audit" and take remedial measure;

To ensure simplification of procedure and system, conduct of work study, fixing of work norms, revision of forms, payment of productivity Linked Bonus etc., through the Internal Work Study Unit;

To render advice to the Central Provident Fund Commissioner in all matters and proposals involving financial implications;

To assist the Central Provident Fund Commissioner in ensuring that the final settlement of accounts of the members, disposal of applications for advances and issue of the annual statement of accounts are carried out by the Regional Offices within the stipulated time and with efficiency.

Periodical updation of Accounting/Banking and other instruction manuals.

### 3.7. **FUNCTIONS OF ADDITIONAL C.P.F.C. (COMPUTERS)**

- (i) Studying computerisation needs.
- (ii) Planning computerisation of operations.
- (iii) Coordination and setting up of computer centres.
- (iv) Policy planning on Hardware requirement.
- (v) Policy formulation for EDP skill development.
- (vi) Development of application Software including. Problem recognition identifying area for computerisation.
- (vii) Feasibility study.
- (viii) Analysis to determine the requirement of a proposed system.
- (ix) Design system to fulfil the requirement of users and management.
- (x) Construction of writing and testing of computer programmes.
- (xi) Change over process of conversion in this phase, the Organisation covers from the old system to the new system.
- (xii) Maintenance to repair and upgrade the system as necessary towards updated system and user documentation and revised programmes.
- (xiii) Creation of Data Bank.
- (xiv) Information support for management decisions.
- (xv) Total management of Information system towards and integrated approach.
- (xvi) Control and Monitoring functions covering the key result areas of operation including target fixation, performance appraisal and planning strategies for achieving results.
- (xvii) Overall in charge of Central Action Plan.
- (xviii) Software development.
- (xix) Any other area related to the work of computerisation and systems management.

### 3..8. FUNCTIONS OF ADDITIONAL C.P.F.C. (ZONAL)

1. Monitoring of performance of Regional Offices and subordinate offices.

- 2. Oversee the operation and productivity of E.D.P. Centres on Manpower needs and trouble shooting.
- 3. Performance/operational audit.
- 4. Administrative Inspection.
- 5. Training and Retraining.
- (2) Further, in relation to the preparation of perspective plan Challenge 2000 the functions would be as under;
- 1. Modernising the system with phased introduction of computers;
- 2. Study of existing system and procedures and design revised and simplified system towards service across the counter;
- 3. Training and retraining to upgrade the working skill of the manpower at operative level;
- 4. System analysis of the existing procedures;
- 5. Development of performance audit through the system of administrative inspection;
- 6. Formulation of alternative work flow patterns for optimising efficiency;
- 7. Development of effective monitoring system.

### 3.9. FUNCTIONS OF REGIONAL PROVIDENT FUND COMMISSIONER (F & A) (HORS.)

- 1. The Regional Provident Fund Commissioner (F &A) (HQrs.) will assist the FA & CAO in performing the duties assigned to him. In addition, he will discharge the following financial and administrative powers delegated to him. RPFC (F&A) (HQrs.) is authorised to sell, purchase, transfer, endorse, negotiate and otherwise deal in Government Securities, to sign letter of indemnity, execute bond of indemnity, guarantee, sign declaration and also authorise to receive interest and principal thereof on behalf of the Central Board of Trustees, Employees' Provident Fund in addition to the Central Provident Fund Commissioner, Financial Advisor and Chief Accounts Officer and Additional Central Provident Fund Commissioner.
- 2. To authorise transfer of funds from one account to the another; such as account No. 5 to account No. 1, Account No. 4 to 2 etc., including rectification of erroneous deposits.

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- 3. To operate the Special Deposit account maintained with the State Bank of India, New Delhi for depositing the surplus administrative funds of the Employees Provident Funds Scheme and Employees' Deposited-Linked Insurance Scheme
- 4. To have an overall control on the acceptance of securities etc. To ensure prompt investment of funds of the Central Board of Trustees, Employees Provident Fund including surplus fund of Provident Fund and Insurance Fund administration accounts and to keep a constant review of pattern of investment so as to improve the yield on investment.
- 5. Preparation of consolidated budget proposals, Budget Estimates and Revised estimate of the Organisation under EPF, Pension Fund and IF reappropriation of funds, watching of expenditure etc., preaudit of expenditure of the Central office, scrutiny of proposals on matters having financial implications etc., (Budget & Finance). Scrutiny and follow up action on reports of Internal and Statutory audit parties, issue of clarification on the matters relating to the accounting procedure of Employees' Provident Fund, Pension Fund and Insurance Fund. (Audit Section)
- 6. Preparation of consolidated annual accounts under Employees' Provident Fund, Pension Fund and Insurance Fund on the basis of the Regional and Central Office accounts. Matters connected with the Regional Income and Expenditure account and Balance Sheet, scrutiny and follow up action on the monthly classified summary of Receipts and payment under various accounts received from Central Office, Regional Offices and Sub-Regional Offices. (Balance sheet Cell).
- 7. Maintenance of cash book (Cash) and cash book (Bank) for account No. 4 A. Drawal and disbursement of Pay and Allowances and other payments. Preparation of Receipt and payment, Income and Expenditure and Balance Sheet of the Central Office, followup of Audit Report of Central Office. (Cash-Local).
- 8. Processing of Pension papers of the officers and staff members and matters connected with the Group Insurance Scheme, SPF, E DLI, Compassionate Fund, Staff Benevolent Fund, Scholarship Scheme, Welfare fund etc., to assist the FA & CAO in performing the duties assigned to him. (Pension & Group Insurance Section).

### 3.10 **FUNCTIONS OF DEPUTY DIRECTOR (AUDIT) (HORS.)**

The Deputy Director (Audit) in Headquarters will ensure prompt and proper conduct of Internal Audit in all the Regional Offices and Sub-Regional Offices through the Internal Audit Officers and discuss with the Regional Commissioner/Officer-in-Charge of Sub-Regional Offices on the audit report etc. He will be reporting to the Financial Advisor and Chief Accounts Officer and perform any other function that may be assigned to him from time to time by the Financial Advisor and Chief Accounts Officer and the Central Provident Fund Commissioner.

### 3.11. <u>FUNCTIONS OF REGIONAL PROVIDENT FUND COMMISSIONER-</u> IN CHARGE OF THE REGION

Regional Provident Fund Commissioner in-charge of the Region, shall be responsible forenforcing the provisions of the Act/Scheme in the Regional as a whole and render trouble free service to the subscribers.

- (i) He shall ensure that the discipline, punctuality and decorum are maintained in the office.
- (ii) Strictly adhere to the guidelines issued by the Central Office in regard to job contents and distribution of work among the RPFCs/APFCs.
- (iii) To Co-ordinate the work of Sub-Regional Offices and Regional Office and to conduct monthly, O & M meeting to discuss the latest amendments/procedure etc., for uniform adoption.
- (iv) Conduct inspection of Sub-Regional Offices, Inspectorate and release calendar of Inspection for internal inspection by Assistant Provident Fund Commissioners.
- (v) To ensure financial proprietary and discipline in the working of the Region.
- (vi) Expeditious disposal of court cases.
- (vii) Conduct monthly review meeting of all the branches viz. Administration/Cash/ Legal/ Recovery/ Enforcement/ Accounts/ Audit/ EDP/ Pension etc..
- (viii) Ensure proper conduct of departmental examinations
- (ix) Hear the grievance of staff in person and keep proper industrial relations
- (x) Expedite departmental enquiries and review suspension cases
- (xi) Ensure filling up all vacancies for which he is the ultimate authority and send proposal for other cadres
- (xii) Enforce punctuality, discipline and proper office atmosphere in the office

- (xiii) Ensure smooth opening of Sub-Regional Offices/ Sub-Accounts Offices Arrange for Regional Committee meeting as per the scheme (xiv) Ensure timely submission of Budget and Balances sheet, MIS return, CAP return and (xv)other periodical returns Ensure proper facilities to audit parties (xvi) Ensure timely finalisation of outstanding audit paras (xvii) Ensure proper implementation of Act and Scheme (xviii) (xix) Ensure prompt disbursement of benefits under all the schemes. Ensure proper functioning of EDP (xx)Ensure optimum utilisation of software's and hardware's (xxi) Earmark the day for weekly personal hearing of grievances of Members and (xxii) Complainants. In addition he should hear the grievances every day on fixed hours. (xxiii) Oversee the effective functioning of Public Grievances Cell. To conclude, Regional Provident Fund Commissioner are responsible for the effective discharge of their role in the following functional areas:-
- 1. Service to subscribers with special attention to Public Grievances.
- 2. Inforcement of the Act and Scheme over existing establishments.
- 3. Extension of Act and Scheme to eligible establishment/workers
- 4. Effective book-keeping and default management administration.

### 3.12 <u>FUNCTIONS OF REGIONAL PROVIDENT FUND COMMISSIONERS</u> AS OFFICER-IN-CHARGE OF SUB-REGIONAL OFFICES.

All the functions of Regional Provident Fund Commissioner in charge of Regional Office are excersiable by the Officer-in-charge of Sub-Regional Offices, within the power delegated them. However he will be under overall control and supervision of the Regional Provident Fund Commissioner in-charge of the Region.

# REGIONAL PROVIDENT FUND COMMISSIONER (ENFORCEMENT AND RECOVERY)

- 3.13 Following are the work/duties attached the post of RPFC (Enforcement & Recovery)
  (1) Extension and coverage of the Act and Schemes.
  (2) Assessment of dues by conducting enquiry under section 7 A of Act.
  (3) Recovery of arrears
  (4) Penal damages by conducting enquiry under sec. 14 B of Act.
- (5) Legal work relating to Enforcement.
- (6) Liaison with the Central Government Standing Council Advocates for monitoring all cases
- (7) Any other work connected with enforcement and recovery including exemption.
- (8) It shall be the responsibility of the Regional Provident Fund Commissioner (Enforcement & Recovery) to realise the entire arrears for which recovery certificates were issued by assessing officers of the Regional office/Sub-Regional office by resorting the provisions of Section 8 of the EPF & MP Act'52. Should monitor and review the progress achieved by Assistant Provident Fund Commissioner (Recovery) and give them necessary assistance and support.
- (9) To ensure maintenance of centralised register of recovery certificate issued, discharged and outstanding.

- (10) Compilation of various statistical data for furnishing CAP returns for the entire region.
- (11) Compilation of the weekly progress reports in the liquidation of arrears Sub-Regional office wise and region as a whole and submit to Regional Provident Fund Commissioner I with a copy to Central Provident Fund Commissioner.

### 3.14. FUNCTIONS OF REGIONAL PROVIDENT FUND COMMISSIONER (FINANCE & ACCOUNTS) POSTED IN THE REGIONAL OFFICES

- (1) Incharge of Finance and Accounts of the entire Region and assist Regional PF. Commissioner in all accounts matters.
- (2) Ensure uniform accounting procedures in the matters settlement of accounts, grants of advances, transfers, crediting of interest and issue of annual statements of accounts etc., by implementing the scheme provision.
- (3) Assist the Regional Commissioner in ensuring that final statements of accounts, grants of advances, transfers and issue of annual statements of accounts are carried out within the stipulated time and with efficiency.
- (4) Ensure prompt and proper compilation of proposal for budget and reappropriation.
- (5) Banking arrangement, Supervison of cash section including proper cash management and timely transfer of cash for investment.
- (6) Supervising Pre-Audit Work and examine all proposals bearing financial implications and suggest ways and means to control the Administrative expenditure.
- (7) Maintenance of all the Cash Books and preparation of corresponding schedule of receipts.
- (8) To ensure prompt submission of monthly return of classified summary of receipt and payments in respect of all accounts including final accounts and Balance sheet the Central Office.
- (9) Any other work connected with Finance and Accounts.

### 3.15. FUNCTIONS OF CONTROLLER OF PENSION

- (1) Overall Incharge of Pension functions of the Region as whole.
- (2) Monitoring of Court Cases relating Pension Scheme.
- (3) Settlement/disbursement of Pension cases.
- (4) Co-ordination with the Bank/disbursing agencies.
- (5) Payment to the Bank and reconciliation of Pension Account.
- (6) Any other work connected with implementation of Pension Scheme.

### 3.16. FUNCTIONS OF ASSISTANT PROVIDENT FUND COMMISSIONERS (ENFORCEMENT & RECOVERY)

- 1. Assistent Provident Fund Commissioners (Enforcement and Recovery) will work under the general control and superintendence of the Regional Provident Fund Commissioner.
- 2. Assistant Commissioner (Enforcement):-
- (i) Enforcement of the Act and Scheme.
- (ii) Assessment of dues by conducting enquiry under section 7 A.
- (iii) Monitoring of the fault.
- (iv) Recovery of Arrears.
- (v) Legal work relating to Enforcement if Assistant Commissioner (Legal) is not available.
- (vi) Penal damages.
- (vii) Any other work connected with Enforcement Damages and Legal work including Establishments
- (viii) Recovery of Arrears.
- (ix) Any other work connected with the Recovery. He will be under the control of R.P.F.C.

### 3.17. <u>FUNCTIONS OF ASSISTANT PROVIDENT FUND COMMISSIONER</u> (ACCOUNTS)

### Service the Subscribers:-

- (i) Review of weekly/monthly arears reports in settlement of claims, grant of advance, transfer and issue of statement of accounts including the monthly closing of claims inward register.
- (ii) Settlement of accounts, sanction and authorisation of all claims under E.P.F. Scheme, 1952 including payment from S.R.F., D.R.F., U.C.D., Accounts, authorisation and payment of all benefits under Employees Pension Scheme'95 and E.D.L.I. Scheme, 1976. Issue of Pension payment order under the Employees' Pension Scheme, 95.
- (iii) Authorisation of payment in inter-regional (involving actual transfer through cash section) transfer of accounts.
- (iv) Acceptance of past accumulations statement.
- (v) Sanction and authorisation of non-refundable advance on account of Housing under Para 68-B and 68-BB where the amount in each case exceeds Rs. 25,000/-.
- (vi) Ensure prompt return of check lists to EDP and Audit despatch of Form 23.
- (vii) Preaudit of bills on all administration expenses.
- (viii) Follow up action on audit reports.
- (ix) Conducting of office inspection in respect of Sections under their charge. APFC (A/Cs) will report RC (F & A)/ Officer in charge of S.R.O.

# 3.18. <u>FUNCTIONS OF ASSISTANT PROVIDENT FUND COMMISSIONER</u> (<u>ADMINISTRATION</u>)

**Assistant Commissioner (Administration)** 

(1) Work relating to Administration.

- (2) Work relating to Vigilance.
- (3) Work relating to Construction.
- (4) CAT Cases.
- (5) House Keeping
- (6) Stationery and Stores.
- (7) P.G.S.
- (8) Any other work relating to Administration P.G.S.
   He will be submit the files directly to Regional PF Commissioner Incharge.

### 3.19. FUNCTIONS OF ASSISTANT PROVIDENT FUND COMMISSIONER (CASH)

In view of the technicalities of accounting involved in the maintenance of various cash books, preparation of final accounts, preparation of Schedule of Receipt and Payments, etc., it is essential that the responsibility for their proper maintenance should be entrusted an Assistant Provident Fund Commissioner. The A.P.F.C. will not only ensure that the day to day entries in the cash books are correctly made but also be responsible for monthly reconciliation between the cash books balances and the balances in the Bank statement being made regularly every month. The A.P.F.C. will also ensure the proper functioning of cash section in the Regional/Sub-Regional Offices.

### RECEIPT SIDE

### Monitoring with the Banks:-

(i) To ensure prompt receipt of challans and statements from State Bank of India, on due dates. correspond with the Bank regarding delay in affording credits, interest on S.B. rates on due dates, missing credits and non-receipt of challans.

### Maintenance of Cash Books:-

- (ii) To ensure daily reconciliation of receipts in Accounts Nos. 1,2,10,21 and 22 and attest the schedule of receipts in respect of all sections.
- (iii) Prompt rendition of schedule of receipts accounts sections by 10th of each month, duly certified by A.P.F.C.,
- (iv) To take prompt action on rectification of erroneous credits. Non-receipt of challans etc.
- (v) To ensure periodical transfer including surplus funds in Administration Accounts other accounts and for investment promptly. (Such as Account No. 1 to 5, 10 & 11, 2 to 4, 2 to 8, 22 to 24, 21 to 25)

- (vi) Proper preparation of monthly classified summary of receipts and payments under all cash and proforma accounts and prompt submission to Central Office.
- (vii) Preparation of final accounts (Balance sheet) realisation of interest on related credits from State Bank of India.
- (viii) Organise periodical meetings with State Bank of India authorities to sort out the problems.

### **PAYMENTS SIDE**

### Maintenance of Cash Books etc.:-

- (ix) To ensure proper maintenance of cash book (Cash), Imprest Cash Book, undisbursed pay Register etc., by the Cashier and attest the daily transactions.
- (x) Proper maintenance of valuable documents register for prompt receipt and disposal of Cheques/ DDs received from employers and attest the entries.
- (xi) To ensure proper reconciliation of Cash Books for accounts No. 1,2,10,21,& 22 and attestation of daily transactions

#### Service to the Subscribers:-

- (xii) To receive the payment scrolls for payments of PF/Pension/ EDLI benefits/ Advances and transfer cases daily and ensure reconciliation of scroll Inward Register and Cash Books.
- (xiii) To sign the Cheques of Account No. 1,2,10,21, and 22 and prompt payment by Money Order/ Cheques.
- (xiv) To receive the undelivered money orders and Cheques from Postal authorities and send intimation to A/C Section.
- (xv) To ensure prompt submission of all returns.
- (xvi) To supervise the work of Cashier in disbursement of pay etc., and keep the undisbursed amount under joint safe custody.
- (xvii) To obtain funds from account No. 5,4,11,and 25 as and when need arises.

(xviii) To watch the proper observation of the procedure prescribed in the Manual of Accounting Procedure by the Cash Section.

(xix) Any other item of work relating Cash Section assigned by RPFC/APFC (Cash) will be under the overall control of RPFC (F & A)/ Officer in charge of SRO.

### 3.20. FUNCTIONS OF A.P.F.C. (LEGAL)

- (1) Work relating to legal work of Enforcement and Recovery.
- (2) Monitoring of Court Cases except C.A.T.
- (3) Any other work relating to legal matters.

He will be under the overall control of Regional Commissioner (Enforcement & Recovery)

### 3.21. FUNCTIONS OF APFC (PENSION)

- (1) Work relating to settlement of Pension Cases.
- (2) Issue of Pension Payment Orders (P.P.O.)
- (3) Liaison with bank/disbursing agencies.
- (4) Payment through bank and reconciliation.
- (5) Any other work relating to Pension Scheme.He will be under the over all control of Controller of Pension.

### 3.22. FUNCTIONS OF APFC (COMPUTER)

- (1) Incharge of Computerisation of the Region.
- (2) Incharge of MIS/Statistical Section.
- (3) Any other work relating to computerisation in the Region.

#### 3.23. FUNCTIONS OF ENFORCEMENT OFFICERS

The role of Enforcement Officers are:-

- 1.(a) Timely submission of coverage proposals for extension of Employees' Provident Funds and Miscellaneous Provisions Act, 1952 every establishment which attracts the application of the Act by reason of requisite employment strength.
- (b) To recommend the coverage of establishment under section 1 (4) of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 on the joint request of the employer and the majority of the employees of the establishment, provided the establishment is not statutorily coverable under the Act;
- (c) To submit proposals for extension of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 establishment participating in common Provident Fund in which one or more than one establishment is already covered under the Act.
- 2. Having covered an establishment to secure full compliance by the employer of that establishment with the provisions of the Employees' Provident Funds and Miscellaneous Provisions Act 1952 and / or Schemes framed there under.
- 3. To attend the problems of employers arising in the process of complaints and the grievances of the employees and where he cannot solve the problem or redress the grievances, report the case the Regional Provident Fund Commissioner for further action.
- 4. To conduct surveys when asked for to assess coverage potential of new categories of establishments.
- 5. To supply various prescribed forms to the employers on their request and educate them about their proper completion and prompt submission to the Regional Office/Sub-Regional Office.
- 6. To report the Regional Commissioner, evasion, abuse, violation, defect or abnormality noted in the implementation of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 and the Schemes framed thereunder.
- 7. To attend prosecution of defaulters under section 14 of the Act and under section 406/409 of Indian Penal Code.

- 8. To assist the Recovery Officer in the matter of realisation of arrears.
- 9. To ensure that establishment exempted under section 17 (1)/17 (1C)/ 17 (2A) of the Act is complying with the provisions of the Act and also the condition governing the grant of exemption stipulated by the appropriate Government. Similarly, where exemption is granted individually or as a class under Para 27/27A of the Employees' Provident Fund Scheme, 1952 and/or under para 28 of the Employees' Deposit Linked Insurance Scheme, 1976 as the case may be to ensure that the employer in relation such employees complying with the conditions governing the grant of such exemption.
- 10. To submit inspection reports, D.O. Narrative reports, survey reports and other prescribed reports within the stipulate time frame.
- 11. To serve summons/warrants on the accused in respect of prosecution cases launched to enable quick results in the larger interest of the Organisation.
- 12. To carryout other instructions contained in manual for Enforcement officers (and)
- 13. To carry out such functions as may be assigned to him by the APFC/RPFC.

# 3.24. FUNCTIONS OF ASSISTANT ACCOUNTS OFFICER IN THE REGIONAL AND SUB-REGIONAL OFFICES.

Accounts branch including cash in a Regional and Sub-Regional Offices will be under the charge of one or more Assistant Accounts Officer who will work under the supervision of Assisant Commissioner in-charge of Accounts.

Their principal functions are to maintain, proper discipline, punctuality and decorum among the staff and the section under their control.

To ensure:-

- 1. Proper and upto date maintenance of all the prescribed Registers and their periodical scrutiny.
- 2. Prompt submission of weekly and monthly arrear reports the Regional Commissioner/ Regional Provident Fund Commissioner (F & A)/Officer-in-charge of Sub-Regional office, through the Assistant Commissioner concerned.

- 3. Prompt receipt of all the prescribed forms, returns and reports from the covered establishments, their proper scrutiny and prompt acceptance thereof.
- 4. Prompt followup action on the Schedule of Receipts and Schedule of payments and proper and upto date maintenance of establishment-wise Demand-collection Balance register (Revised)
- 5. Praparation of Defaulters list for non-submission of returns/non-remittance of dues and its prompt submission to Enforcement Sections.
- 6. Prompt action in preparing the statement of belated remittances for levying damages by P.D.Cell and also ensure the realisation of interest due under section-7 Q of the Act.
- 7. Maintnence of subscribers ledger account.
- 8. Secure completion certificate in Annexure-III/Original title deed/ for perusal and return in respect of all advances sanctioned under Para 68 B of the Scheme and initiate recovery action, wherever such certificates have not been received.
  - 9. Prompt preparation and issue of the member's annual statement of accounts, after due reconciliation in the manner provided in this Manual.
  - 10. Prompt submission of statistical returns and other general work including correspondence connected with the above items.
  - 11. Prompt receipt of schedule from post office/bank on account of Pension cases and proper maintenance of Audit Register, register for disbursement of Pension through Money Order, etc.
  - 12. Form 3-A received from establishments are sent to EDP for operation of Check lists.
  - 13. Verification and return of check lists received from EDP Cell within three days of its receipt.
  - 14. The despatch of Form 23 in respect of all the establishments for which Form 24 generated.

- 15. Watching of prompt receipt of Form 2 (revised) from establishments, and to transmit to EDP cell for creation of data base.
- 16. To sanction and authorise non-refundable advances except advances 68-H (1A) and various non-refundable withdrawals under Para 68-B and 68-BB for which the limit of authorisation is restricted Rs. 20.000/- only (except 68-H(1A)).

Note:- In the case of refundable advance under Para 68-H(2) prior approval of the Regional Provident Fund Commissioner should be obtained.

- 17. To scrutinise the final payment claims and submit the defective claims to Assistant Provident Fund Commissioner/ Officer-in-charge of Sub-Regional Office for their rejection and return (after observing all the guidelines prescribed).
- 18. To authorise transfer of accounts.
- 19. To authorise final payment claims upto the level of Rs. 20,000/- (wherever the payment exceeds Rs. 20,000/- after due scrutiny, submission to Assistant Commissioner (Accounts)
- 20. To sign payment scroll in respect of the claims authorised.
- 21. To attend queries of Internal Audit /Test Audit (statutory Audit).
- 22. Proper verification of data input sheet in respect of Form 10-D application under Empoyees Pension Scheme'95.
- 23. Adhere other instructors contained in the EDP manual.
- 24. To attend such other functions as may be assigned by Regional Commissioner/ Regional Commissioner (F&A) Assistant Provident Commissioner or Officer in charge of Sub-Regional Office.

### 3.25. FUNCTIONS OF SECTION SUPERVISORS (RO/SRO):

The Section Supervisor is primarily responsible for the quick and efficient disposal of the work alloted his section. The main duties which he should perform in order to discharge this responsibility are as under:- Ì

- 1. To examine all receipt pertaining his section and distribute them properly amongst his staff:
- 2. To see whether any receipts are immediate, difficult or of special nature and if so, deal with such receipts himself or give special instructions the dealing assistant or clerk so that their quick and efficient disposal takes place;
- 3. To ensure that all immediate receipts in his section are put <u>up</u> on the date of receipt, all urgent receipts at least the next day and all ordinary receipts within three days, and to ensure that in no case any receipt kept pending for over seven days;
- 4. To scrutinise the notes and drafts of the dealing assistants and clerks, revise them, if necessary, submit them his immediate superior in cases where such submission is called for;
- 5. To ensure that all approved drafts are issued promptly and that all office copies are added to the relevant files without any delay;
- 6. To ensure, if necessary, by inspection of the tables and racks of his staff, that the entries made by them in the arrear reports are in order and that no papers or files are overlooked:
- 7. To see that all periodical returns are received and issued well within the prescribed dates;
- 8. To keep a note in his personal note book or desk calendar of important cases requiring prompt action by a specified date, and to see that necessary action is taken in time;
- 9. To maintain a sectional note book containing important decisions for the purpose of references and to ensure that entries in the book are made as soon as decisions are taken.
- 10. To ensure that files on which action is complete are promptly indexed, stitched and recorded.
- 11. To scrutinise the work diary, intersectional movement register, file register and all other registers, once a week to see that they are properly maintained, dated initials being appended at the close of each scrutiny;
- 12. To see that all papers, files, reference books, spare copies and other documents are arranged properly and that unnecessary papers are weeded out periodically;

- 13. To check late attendance, maintain order and discipline, and to train, help and advise his staff; review the work of dealing assistants through work diary;
- 14. To see that all the work in his section is handled in a methodical manner, with due regard the need for economy in men, material and time, and suggest improvement in methods of work wherever possible;
- 15. To ensure that all the important scheme forms are received in time and audited and posted where necessary in accordance with the time schedule prescribed;
- 16. To receive all claims through computerised inward register and maintain the computerised sheets daily indicating the position of claims settled, rejected, returned and pending etc.
- 17. To make sure by equitable distribution of work among the staff that all the applications for advances/transfers and claims for final settlement are dealt with methodically, speedily and disposed of within 30 days time limit prescribed. Wherever more number of applications are received proper distribution among the staff of the section should be resorted to ensure the timely settlement of Accounts.
- 18. To maintain the annual accounts progress register ensure timely receipt of Form 3 A and cause the issue of annual accounts before the time limit.
- 19. To furnish weekly reports on all work areas and maintain monthly progress register as per the format annexed duly verified and ensure the correctness of the entries in the personal registers of the dealing hands.
- 20. To arrange for systematic and timely levy of damages, where due;
- 21. To ensure compilation of annual accounts of all the establishments and issue of the individual statement of account of the members by the 30th September, each year;
- 22. To ensure the check lists received from the EDP Cell are sent back to EDP Cell for generation of output reports and the Form 23 as and when generated are despatched without any delay.
- 23. To ensure proper scrutiny, processing and finalisation of all claims strictly in accordance with the date of receipt including transfer applications, within the prescribed time limit and in the process giving priority to the claims received from the beneficiery of the deceased members;

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- 24. To watch the receipt of utilisation certificate/ documents in respect of 68 B withdrawals and initiate action of recovery in respect of all misusals.
- 25. To ensure the maintenance of returns/rejections of claims with the prescribed columns and furnish the statement of rejected/returned claims to EDP Cell for data entry.
- 26. To ensure the proper compilation of weekly/monthly reports and MIS reports and submission within the due date.
- 27. To perform any other function that may be assigned to him from time to time by his immediate superior or other superior officers.

### CHAPTER - 4

### SECURING COMPLIANCE AND AUDIT SCRUTINY

S.NO	CONTENTS	PARA	PAGE NO.		
1	Detice and on the Francheson	41	4/1		
2.	Duties cast on the Employer  Returns- Employees' Provident Funds Scheme	4.1.	4/1 4/2		
3.	Returns-Exempted establishments- Employees'	4.3.	4/14		
4.	Pension Scheme, 1995  Returns- Exempted- Employees' Deposit	4.4.	4/16		
_	Linked Insurance Scheme				
5.	Maintenance of registers	4.5.	4/18		

### **CHAPTER-4**

# SECURING COMPLIANCE & AUDIT SCRUTINY \_DUTIES CAST ON THE EMPLOYER

4.1 The Schemes framed under the Act stipulate the duties of Employer vide Para 36 of Employees' Provident Fund Scheme, 52, Para 20 of Employees' Pension Scheme, 95 and Para 10 of Employees' Deposit Linked Insurance Schemes, 76.

Accordingly, an establishment covered under the Act to which the Scheme(s) is/are applicable is required to comply with the following. The Regional Office/Sub-Regional Office should ensure the prompt and proper compliance.

S.No.	Duties of Employer	Document [	EPF/EI	utho PS/E Para)	DLI	
1	Submission of a return of Ownership	Form 5-A	36 <i>A</i>	. 2	:1	1
2.	Obtain the details of past employment/membership of employee	Form 11	34	2	24 -	-
3.	Submission of Consolidated return of employees	Form 9(R)/	36	20	) [	0
	required to become members of the Funds on the date	3(PS)/1(IF)				
	of the application of the Scheme	(One time)				
·4.	Return of employees qualifying for membership under	Form 5/4(PS	)/ 36	20	10	
,	PF, Pension and Insurance Fund for the first time	2(IF)				
	during the month.	(monthly)				
5.	Return of employees leaving the service of the	Form 10/5(P	S) 36	20	10	
	employer during the month	3(IF) monthl	y	K.		
6.	Declaration & Nomination form for EPF/Pension/IF	Form 2(revis	ed)33	18.1	0	
7.	Recovery and Payment of Contrubutions	***	30	4	8	,
8.	Payment of Administrative Charges	**=	38		8	
9.	Submission of consolidated Statement of dues	Form 12A	38	20	10	
	& remittance	6(PS)/4(IF)	-			

10.	Members' annual contribution Cards	Form 3A/7(PS	3)35	19	
			42		
			43		
			44		
11.	Consolidated annual contribution statement	Form 6A/8(PS	)43	20	
12.	Enrolment of employee as a member of the Fund		26	6	i
13.	Transfer of Previous Accumulation dues from existing	PF	28	<b></b>	
14.	Payment of Penal Damages -		32A	5	8
15.	Entry of contributions in contribution Card		40	19	***
16.	Supply of Pass Book		40A		
17.	Production of contribution card to the member		45	20	
18.	Production of records to the Commissioner		46	20	11
19.	Attestation and forwarding of application for advances/				
	withdrawals and final settlement		72	20	10
20.	Distribution of annual statement of accounts of the mer	nbers	73		

### **AUDIT SCRUTINY OF ACCOUNTS RETURNS**

### 4.2 EMPLOYEES' PROVIDENT FUNDS SCHEME:

4.2.1. Employer of every establishment covered under the EPF Scheme, 1952 shall submit the following returns:

Initial Return: Form No. 9 (Revised) with Form No. 2 (Revised) together with Form-5A and

Specimen Signature Card.

Monthly Return: Form-5 with Form-2 (Revised), Form-10,

Form-12 A with triplicate challans.

Annual Return: Form-3A (Revised) with Form-6A (Revised)

Detailed scrutiny and audit of returns are explained below:

### 4.2.2. **Form-9 (Revised)**

Form No. 9 (Revised) prescribed under Para 36(1) of the Employees' Provident Funds Scheme, 1952 is a consolidated return of the employees admitted as members of the EPF, EPS and EDLI Schemes at the time of initial coverage of the establishment under the Act. This return will be received only once at the time of coverage and is required to be submitted within 15 days of the commencement of schemes. One receipt of such return in Form-9(R) it should be checked up to ensure of the following:

- 1. that all columns are typed or neatly written with indelible ink and the form is signed in ink by the employer or the authorised official of the covered establishment;
- 2. that Form 2 (Revised) have been received for all members shown in Form-9 (Revised);
- 3. that the code number of the establishment is correctly entered and that account numbers are furnished in ascending order without any omission. The account number once alloted should on no account be alloted any other member;
- 4. that the age/date of birth of each member tallies with the date of birth/age shown in Form -2 (Revised);
- 5. that all the eligible employees have been enrolled as members (Refer Part-II of this Manual for eligibility for membership);
- 6. that where an excluded employee has been enrolled, a joint declaration of the employer and of the employee for admission of his membership to the Fund is received;
- 7. that the names of all persons shown in the statement of past accumulations submitted by the employer with reference to para 28 of the Scheme are included in the form;
- 8. where the age of member furnished in Form-9 (Revised) is 50 years or more the fact whether he was previously employed in any other establishment/Factory and whether he is availing any Pensionery benefits under the EPS 1995 should be ascertained and recorded in the remarks column of Form-9 (Revised) quoting P.P.O. No. This information should be ascertained by the employer through Form-11. If the employee is in receipt of pension under Employees' Pension Scheme 1995, he is not eligible to join the Employees' Pension Scheme 1995. Similarly, an employee, who has attained the age of 58 years as on the date of EPF is also not eligible to join EPS 1995. In view of the above, a remark "Not eligible for EPS" should be made in the remarks column;

- 9. any omission regarding father's name, age should be called for then and there and all the columns completed;
- 10. while accepting the Form- 9(Revised) the specimen signature of the officials authorised to sign the documents should invariably be obtained in the first page and securely attached to Form-9 (Revised) to enable verification of the authenticity of attestation in the claim forms etc. Alongwith Form-9(Revised) the employer should also furnish a specimen signature card in the prescribed format (Refer Chapter 17) in duplicate indicating the name of the employer/authorised official and their signature. This card should be scrutinised, kept by the dealing hand in ascending order of the code numbers dealt with by him. These cards should be neatly kept in visual binders for verification by the dealing hand/S.S at the time of processing claim application;
- 11. similarly the name, Registration number of the factory Medical Officer or Doctor designated to issue Medical certificate under para 69(1) (b) of the Scheme should also be obtained in the first page and attached to the Form-9 (Revised) in case the establishments/factory is not covered under Employees' State Insurance Act;
- 12. A certificate regarding total number of pages in Form-9(Revised) should be recorded in the first page of the Form-9(Revised) duly countersigned by the Asst. Accounts Officer:
- 13. that enough space is left between the names to permit alterations or other remarks under the dated initials of the Clerk, Section Superviser and Asst. Accounts Officer;
- 14. that the names of classes of employees, who have been allowed to opt out under pare 27 of para 27-A, as the case may be, of the Scheme, if included are scored off with suitable remarks;
- 15. Form-9(Revised) shall be maintained in bound volumes. Each folio will be in the size of 18" x 14" in thick paper. preferably (18 Kg Paper). Wherever Form -9(Revised) is furnished in loose sheets, adequate number of blank folios should be added to incorporate future enrolments and should be got bound for each establishment. In respect of small establishments Form-9 (Revised) should be maintained in bound volumes with the folio size of 14.5"x8.5' comprising sufficient number of sheets to record the entries of 25/50/100 members. After being checked on these lines, the pages of the Form-9(Revised) should be machine numbered;
- 16. on each page of Form-9 (Revised)rubber stamp enfacement of acceptance shall be affixed and signed in full by the Clerk/Section Superviser and submitted to Asst. Account Officer, who will attest at the last page with his full signature;

- 17. after acceptance, the Form-9 (Revised) should be sent to the EDP Cell for creating Members Master and generating of Master Ledger card. The machine/computer number of the Ledger card should be recorded in Form -9 (Revised);
- 18. the Form 9 (Revised) of each establishment should be kept separately and preserved in good condition, as it is a very important document. The form should be kept upto date by additions of fresh admission made under the attestation of Section Superviser. Also the date and reason for leaving service reported through the return in Form 10 should be incorporated in the Form 9 (Revised) under the due attestation by S.S. The machine/Computer number of the first ledger card opened for members on the basis of Form 9 (Revised)/Form 5 should be noted in red ink, attested by S.S. Whenever claims are settled, the date of settlement should be recorded over the initials of Asst. Accounts Officer under the different Schemes under column 12. The form of enfacement of acceptance of the Form 9(Revised) should be as indicated below:
- 1. Audited and accepted.
- 2. Ledger Cards opened and attested.
- 3. Machine/Computer number of ledger Cards noted in Form 9(Revised ) and attested.

Clerk Section Superviser Asst. Accounts Officer

#### FORM NO.5

4.2.3 The Form No. 5 prescribed under para 36(2) of the Employes' Provident Funds Scheme is a monthly return showing particulars of employees admitted to the Fund for the first time during the month. Forms 5 and 10 are combined into a single form with columns of Form 10 printed on the reverse. The due date for the submission of this return is 15th of the month. This form should be dealt to within the same manner as Form 9(Revised) and the entries got incorporated in the Form 9 (Revised) of the establishment/Factory ensuring that the account number allotted is in the order of sequence in the Form No. 9(Revised). A'Nil' return should be furnished by the employer, if there is no fresh admission in a particular month.

On receipt of such return in Form No. 5 from the employer, it should be entered in the Demand-Collection Balance Register(Revised) and it should be ensured:

- 1. that all columns are typed or neatly written in ink and that the form is signed in ink by the employer or the authorised official of the covered establishment;
- 2. that Forms 2 (Revised) have been received in respect of all members shown in Form No. 5;
- 3. that the code number of the establishment is correctly entered and that account numbers are furnished in ascending serial order without any omission. The account number once allotted to a member should on no account be allotted to any other member;
- 4. that the age of each member tallies with his date of birth/age shown in Form No. 2 (Revised);
- 5. that the employees have been admitted from the date of appointment or from the date of cessation of being an excluded employee, except in the case of employees of newspaper establishment and cine workers, where the qualifying service for membership would apply;
- 6. any omission regarding father's name, age, qualifying service, sex, etc. should be called for then and there.

The particulars in Form No. 5 should be transcribed in Form No. 9 (Revised) and filed after enfacing the same with rubber-stamp "ENTERED IN THE FORM NO. 9 (REVISED) AND ALL OBJECTIONS DEALT WITH" duly attested by the Section Supervisor. The Form 5 should also be sent to EDP for creating Member Master and generation of Ledger Card. The Machine number of Ledger card as given by the computer should be recorded in Form 9. (Revised)

### FORM NO. 10

4.2.4. A monthly return of subscribers leaving service during the preceding month will be received in Form No. 10 on or before the 15th of the month as prescribed under para 36 (2) (b) of the Employees' Provident Funds Scheme, 1952.

The date of its receipt should be entered in the D.C.B. Register (Revised) and it should be ensured:

- 1. that all columns are typed or neatly written in ink and that the form is signed in ink by the employer or the authorised official of the establishment/ factory;
- 2. that the code number of the establishment/factory and the Account number of the member are correctly mentioned;
- 3. that the date of leaving service is clearly indicated;
- 4. that the reasons for leaving being one of those given in the foot-note of the form;
- 5. that the Form No. 3A (Revised) for the broken currency period has been received and contributions are recovered upto the month of leaving service;
- 6. in case of intimation of death of a member through Form 10, the fact should be noted in Form 2 (Revised) in addition to entry in Form No.9 (Revised) for verification at the time of settlement of claims;
- 7. wherever the reasons for leaving service has been furnished as "totally and permanently incapacitated" action should be initiated to refer the member to the Medical Board and to ascertain whether it is a case of 'Permanent and total disablement,' as required under para 2 (xvi) of the EPS'95;

Thereafter the reason for cessation of employment should be transcribed in the Form 9 (Revised) against the name of the member concerned and also in the Ledger card of the member, immediately under attestation of the S.S. Finally, the return should be enfaced with the rubber stamp 'Linked in Form 9 (Revised) and Ledger card ' and filed under the signature of the S.S. Audited form 10 should be sent to EDP for incorporating the date and reason for leaving service in the Member Master.

#### **4.2.5. FORM 2 (REVISED)**

Under para 33 of the EPF Scheme, each member of the Fund has to furnish declaration and nomination in Form 2 (Revised) nominating one or more persons to receive the amount standing to his credit in the fund in the event of his death. According para 61 (6) of the Scheme a nomination in Form 2 (Revised) or its modification takes effect from the date on which it is received in the EPF Office. The receipt date stamp should, therefore, be affixed invariably on the nomination form. The nomination made under the EPF Scheme, 1952 shall be treated as nomination made under EDLI Scheme also vide Para 23 of EDLI Scheme. The nomination form is an important document and it should be scrutinised to ensure:

- 1. that all particulars in the forms have been noted legibly and fully and the account number invariably furnished;
- 2. that the nomination form has been executed by the member only after he has attained majority viz. on attaining the age of 18 years; as nominations by a minor member is not valid;

- 3. that the particulars relating to name, sex, age and father's (or husband's) name tally in all respects with those given in Form 9 (Revised) and the marital status of the member is correctly given;
- 4. that the 'family' for the purpose of the EPF Scheme is as given in para 2 (g) of the EPF scheme 1952. A member who has a family should nominate one or more persons therefrom. If no family member exists, any person outside the family could be nominated by retaining no family certificate in the nomination form.
- 5. that the certificate portions of the Form 2 (Revised) are correctly retained/scored out;
- 6. that if a nomination has been made in favour of a grandson a certificate stating that he is the son of a deceased son is enclosed;
- 7. that if a nomination has been made in favour of an adopted son, adoption is legally valid under the personal law of member;
- 8. that the total of the shares shown in column 4 covers the whole amount;
- 9. that each nomination has been duly signed in ink or affixed with the proper thumb impresion;
- 10. that the employer or authorised official of the establishment has, after filling in the certificate, signed it; (In the case of authorised officials, the employer should sign the form);
- 11. that the full name, designation and address of the employer or other official of the establishment authorised to sign the form has been recorded thereon and that the signature tallies with the specimen signature kept on record in the office;
- 12. that corrections, if any, in the nomination portion have been authenticated by the member over his dated signature and there is no overwriting;
- 13. that the guardian on behalf of the minor nominee is properly appointed as indicated in para 61 (4A) of the Employees' Provident Fund Scheme.

In part 'B' of the Form 2 (Revised) it should be ensured that the details of family members furnished thereon, are in accordance with EPS 1995.

All members should necessarily nominate a person from his/her family. In the absence of family members, nomination may be in favour of any other person. The nomination made in favour of spouse will have no effect, as the pension is automatically payable to the spouse after the death of the member. The nominee is eligible for pension only when there is no eligible member of a family(spouse and children below 25 years) on the date of death of the member, before he is entitled to receive the Pension.

A member may communicate any change in the nomination either through a letter or Form 2 (Revised) and on receipt of this suitable remarks should be kept in the original Form2 (R) duly incorporating the change in the Members Master kept in Computer.

The nominations not fulfilling the above requirements should be returned for rectification (through the prescribed printed letter forms) and their receipt back in the office should be watched.

The Forms 2 (Revised) should be scrutinised on the above lines and the forms which are in order should be sent to EDP for creating the Member Master.

In view of the great importance and value attached to the Nomination forms, it is necessary that the Regional / Sub-Regional offices handle and maintain them very carefully and arrange to keep them bound securely between thick cardboard pads and in side locked steel cupbards. These cup-boards should remain close to the place where the Asst. Account Officer or S.S. in-charge are seated and the keys of each of the cupboards should remain one (original) with the Asst. Accounts Officer and the other (duplicate) with the S.S. Under no circumstances should the bundles of Forms 2 (Revised) be allowed to be kept unattended either on the table or side racks of the dealing clerks. The Asst. Account Officer should ensure proper maintenance of the stock register of Forms 2 (revised) and ensure by periodical check up of the register that not only all the wanting Forms 2 (revised) have been obtained from all the establishment but also all the forms received from them have been safely lodged and are properly maintained.

#### <u>FORM 12-A</u>

4.2.6. Under Para 38 (2) of the Employees' Provident Fund Scheme '52 every employer has to submit a monthly statement in Form -12A within 25 days of the close of each month showing the total no. of employees and subscribers under Employees' Provident Fund/Pension Fund/ Insurance Fund, total amount of wages, member's share of Employees Provident Fund contribution, employer's share of Employees Provident Fund contribution, Pension Fund and Insurance Fund contribution, Administrative Charges due under EPF and IF with full details of remittances made. This should be accompanied with the triplicate copies of challans in respect of account No. 1,2,10,21 and 22 evidencing the remittances made in the State Bank of India.

On receipt of the above return every month, the following checks should be exercised:

- a. that the total number of subscribers as at the end of preceding month tallies with the figures shown in the last month's returns in Form-12A, and number of new subscribers and number of members left service shown in the Form-12A tally with those shown in Forms 5 and 10 respectively and that the net total number of subscribers tallies with the figure given in the Form-12A;
- b. that if there is any substantial variation between the wages and the amounts of contributions shown in the Form-12A with those shown in the previous monthly return, suitable explanation is given in the remarks column of the Form-12A. If not, the reasons, therefore should be ascertained.
- c. that the rate of contribution is properly indicated and adhered;
- d. that if any arrears of contritutions are included in the figure shown in Form-12A, suitable details indicating the circumstances, amount, number of subscribers and the period involved are furnished in the remarks column. If not, furnished, the same should be obtained;
- e. that the Employees' Provident Fund Adminitrative charges (Account No. 2) and D.L.I. Administrative charges (Account no.22) are calculated and remitted at the rate of 1.10% and 0.01% respectively on total wages and rounded off to the nearest 5 paise, subject a minimum; administrative charges of Rs.5/- in EPF Account No. 2 and Rs.2/- in EPF Account No. 22 respectively.

- f. that the Employees' Deposit Linked Insurance Contributions (in Account no.21) is calculated at the rate of 0.5% on total wages and rounded off to the nearest rupee. Employees' Provident Fund and Pension Fund contributions are also rounded off to the nearest rupee.
- g. that the pension fund contributions is calculated at the rate of 8-1/3% of total wages and shown as amount payable by the employer. The reminder is shown as employer's share of EPF contribution.
- h. that the remittances mentioned in the Form-12A in respect of account nos. 1,2,10,21 and 22 agree with the remittances reflected in the triplicate copies of challans received alongwith the said returns.
- i. the audited dues as per Form-12A under account nos. 1,2,10,21 and 22 and actual remittances as per triplicate copies of challans should be entered in the Demand, Collection and Balance register (revised) and any short remittances should be called for from the employer;
- j. If any remittances are made beyond the due date (including grace period) viz 20th of the following month the statement of belated remittances should be prepared every month if it is not generated through computer, and sent to penal damages cell.

After being checked cent percent as above, it should be accepted duly afixing "Form-12A Acceptance Stamp" as shown below and all the columns therein should be filled in properly. Then it should be submitted with dated initials of the dealing clerk to the S.S. The S.S. will exercise 100% check and then submit to Asst. Accounts Officer for attestation.

- 1. Total No. of subscribers verified with reference Form 5,10 and previous months 12A.
- 2. Amount of EDLI contributions and Administrative charges in a/c No.2 and 22 verified.
- 3. Remmitances in account Nos. 1,2, 10,21 and 22 tally with the amount as per challans.
- 4. Objections issued.
- 5. Posted in the DCB Register (revised)
- 6. Damage statement sent to P.D. Cell, in case of belated remittances.

Clerk S.S. Asst. Accounts Officer

It should be ensured that a return in Form 12A is furnished by employers even in cases where no recoveries are made in a month. In such cases payment of minimum administrative charges of Rs. 5/- in Account No. 2 and Rs. 2/= in Account No. 22 should be insisted upon.

The excess/short remittance of contributions/administrative Charges should be intimated to the employer for remittance/adjustments in subsequent remittance with suitable remarks in Form -12A.

#### SCRUTINY OF RECEIPTED TRIPLICATE CHALLANS

4.2.7. The dues towards Employees' Provident Fund, Pension Fund and Insurance Fund should be remitted to the relevant fund's account by means of cheque/cash into the branches of State Bank of India or its subsidiraries on or before 15th of the month following to which the dues relates. The receipted triplicate challans evidencing the remittance made on Account Nos. 1,2,10,21and 22 should be sent by the employer alongwith the monthly return in Form 12A within 25 days of the close of each month.

On receipt of the receipted Triplicate challans every month, the following checks should be exercised to ensure:

- 1. that the challans bear the date seal of the State Bank of India showing the date of receipt of eash and the signature of the bank official on each challans;
- 2. that in case of remittance of dues by cheque it should be ensured that the date of presentation of cheque is indicated against relevant column in the challans or on the reverse of challans duly authenticated by the authorised official of the Bank;
- 3. that the amount remitted as shown in figures agrees with the amount written in words;
- 4. that the code number and name of the establishment is written on the challan in full;
- 5. that the remittance as shown in challans agree with the remittance mentioned in Form 12A/(Form-6 (PS)/ Form 4 (IF);
- 6. that the details of remittance are classified properly duly indicating the month for which the remittance relates;
- 7. that the remittance shown in the Triplicate challans agrees with the amount credited in the respective cash books as reported by the Cash Section through the monthly Schedule of receipts in each account.

#### FORM 3A (REVISED)

#### **CONTRIBUTION CARD**

4.2.12 According to Paras 35 and 42 of the Employees' Provident Fund Scheme and 19 of Employees' Pension Scheme '95 the employer shall prepare a contribution card in Form-3A in respect of every employee in his employment at the commencement of the schemes or who is taken into employment after that date and who is required or entitled to become or is a member of the Fund.

The Form 3A (Revised) shall also contain the paticulars of contributions recovered towards Pension Fund and the period of non-contributory service.

Form 3A should be sent for data entry for compilation of annual accounts. The accuracy of contributions shall be verified by the computer. The final verified total of check list of Form 3A should be deemed as dues and proper modification should be made in Form 6A (Revised)/DCB Register (Revised) for recovery/adjustment, as the case may be.

The following audit checks should be exercised on the contribution cards (Form 3A):

- 1. The recovery has been commenced from the month in which the employee was admitted Employees' Provident Fund in respect of new enrolments during the course of the financial year. The relevant Form 5 should be checked to ensure this. Where employees' share is not remitted for the prediscovery period, RPFC's order for waiver of employees' share is verified.
- 2. In respect of the members who left service during the course of the financial year it should be checked up to ensure that their recoveries are shown upto the month in which they left service and the date and reason for leaving service agree with those furnished in Form 10.
- 3. The Form 3A exists in respect of all the current subscribers in the establishment. For this purpose the entries in the Form 9 (Revised) and previous year's Form 24 and the current years Form 5 and 10 may be referred.
- 4. Where there is no wage for a whole month, it should be treated as non-contributory service.
- 5. The check points prescribed in Part II of Manual of Accounting Procedure should be strictly attended while forwarding the Form 3A to EDP Cell.

#### **FORM 6A (REVISED)**

4.2.13. According to Para 38(3) of the Employees' Provident Funds Scheme '52 the employer shall send the consolidated annual contribution statement in Form 6A, showing the total amount of recoveries made during the period of currency from the wages of each member and the total amount contributed by the employer in respect of each such member for the said period. The duplicate copy of this return will be verified by the Enforcement Officer during the course of inspection and ensure that the reconciliation is properly effected (i.e. with Form-12A).

Form 6A (Revised) viz. the consolidated annual contribution statement is required be submitted by the employer within one month of the close of the financial year along with contribution cards in Form 3A (Revised).

Soon after the receipt of Form 6A (Revised) it should be checked up to ensure that-

- 1. The names of all members, including those who had left service during the currency period are included in the statement. For this purpose the entries in the Form 24 of the preceding year and the Form 5/10 pertaining the currency period should be consulted.
- 2. The amount of wages shown in respect of each member as per check list of form 3A generated by computer agrees with that of Form 6A and if there is any variation it should be reconciled. When the wages as per Form 6A (Revised) agrees with Form 3A (Revised) difference in the contributions should be corrected as per check list of Form 3A in Form 6A and intimated to the employer with the instructions to pay the short remittance or adjust the excess remittance as the case may be. He should also be informed that the adjustment/recovery of excess/short recovery of contributions made from the individual member should not be reflected in the contribution card for subsequent years.
- 3. The information is given in respect of members who had left service during the currency period.
- 4. The details of remittances shown in the Form agree with the receipted and paired triplicate challans/Form-12A.
- 5. The amount of remittances in account No. 1 and 10, duly reconciled with the challans agree with the total of Form-6A.
- 6. Any discrepancy with the total amount of Form 6A and remittances is properly explained.
- 7. The administratives charges under Employees' Provident Fund and Employees' Deposit Linked Insurance Schemes and contrubution under Employees' Deposit Linked Insurance Schemes agree with the remitances and are at appropriate rates.

A reconciliation statement is provided in the Form-6A, requiring the employers to prove that the total amount of contribution/ Administrative Charges due for the year had in fact been remitted in full. This position should be verified with reference to the DCB Register (Revised) and a certificate to this effect recorded in Form 6A under the initial of the clerk.

The Form-6A should be checked up with the Form 24 so as to ensure the correctness of the contribution with reference to Form-3A (excluding the contribution on account of Transfer-in-cases). The Form 6A should then be attached with the Form 24 of the respective year.

#### FORM 3 (PS)

#### 4.3 EMPLOYEES' PENSION SCHEME, 1995 -- RETURNS

4.3.1. This form prescribed under para 20 of the Employees' Pension Scheme is a consolidated return of the employees who are entitled and required to become members of the Employees' Pension Scheme on the date the Pension Scheme comes into force in the establishment.

On receipt of the return, it should be checked up to ensure that :-

- 1. \_\_all columns are typed or neatly written in indelible ink and that the form is signed in ink by the employer or authorised official of the covered establishment;
- 2. the declaration, in Form 2 (Revised) has been received in respect of all members shown in Form 3(PS);
- 3. the code No. of the establishment is correctly entered and that account numbers are furnished in ascending order without any omission;
- 4. the age/date of birth of each member tallies with his age/date of birth shown in Form 2 (Revised);
- 5. the member has not attained the age of 58 years as on the date of application of the Employes' Pension Scheme 1995;
- 6. the specimen signature of the authorised official is received;
- 7. where the age of member is 50 years or more the fact whether he was previously employed in other establishment and whether he is availing any pensionery benefits under EPS'95 should be got ascertained and recorded in the remarks column of Form 3(PS) indicating the PPO number. Other relevant checks/procedure prescribed for audit of Form 9 (Revised), should also be exercised, except the generation of ledger card through computer, as no individual ledger account is required to be maintained;

After having checked on these lines, the Form 3(PS) should be enfaced with ruber stamp impression of acceptance, initialled by the dealing clerk and submitted to the Section Supervisor, the latter will carry out 100% check and submit the form to the Asst. Accounts Officer for his review and final acceptance. Thereafter, the Form 3(PS) should be sent to EDP for creating the data base of members profiles.

This form should be linked as and when the benefits under Pension Scheme is authorised under the initials of clerk, Section Supervisor and Asst. Accounts Officer.

Consequent to the merger of Form 3(PS) into Form 9(Revised) the Form 3(PS) need be obtained and maintained only in respect of establishment exempted from the Employees' Provident Fund, Scheme and complying with the provisions of Employees' Pension Scheme, 1995.

#### FORM NO. 4 (PS)

4.3.2. The Form No. 4(PS) prescribed under para 20 (1) of the Employees' Pension Scheme '95 is a monthly return showing particulars of employees qualifying for membership of the Pension Scheme for the first time during the preceding month. This return has to be rendered by the establishment, exempted from the provisions of the EPF Scheme'52 along with Form 2 (revised). A 'nil' return should be furnished by the exempted employer even in cases where there is no fresh enrolment. The exempted establishments should confirm on every Form 4(PS) that all employees' enrolled as members of Provident Fund are also enrolled as member of Pension Fund. This form should be dealt with in the same manner as that of Form 3(PS) and the entries should be transcribed in the Form 3(PS). After transcription, the form should be enfaced with the following rubber stamp duly signed by the Clerk and S.S. and sent to EDP for creating Members Master.

Audited and entered in Form 3(PS) sent to EDP for creating Member master.

Clerk Section Supervisor AAO

#### **FORM -5 (PS)**

4.3.3. The Form-5 (PS) prescribed under Para 20 (2) of the Employees' Pension Scheme, 1995 is a monthly return rendered by the establishment exempted from the operation of the Employees' Provident Fund Scheme, showing the subscribers leaving service of the establishment during the month. This Form should be dealt with in the same manner as that of Form-10 (EPF). The reason and date of leaving service should be entered in the Form-3(PS).

Where the reason for leaving service is given as "member expired" the eligible family members of the deceased member should be addressed to submit the claim in Form-10D.

#### FORM NO. 6 (PS)

4.3.4. This form is prescribed under para 20 (6) of the Employees' Pension Scheme' 95 to be rendered by the establishments exempted from the operation of the Employees' Provident Funds Scheme' 52. This form will furnish the Pension Fund contribution due and remitted to the Pension Fund every month. This return along with the receipted triplicate challan should be submitted by the employers of the exempted establishments within 25 days of the close of every month. This form should be audited and accepted in the same manner as that of Form 12A (Revised-EPF). In case of default and belated remittance of dues action to recover the dues/levy damages should be initiated promptly.

#### **FORM NO. 7 (PS) AND 8 (PS)**

4.3.5. These forms prescribed under para 19 of the Employees' Pension Scheme '95 are to be rendered by the establishments exempted from the operation of the Employees' Provident Funds Scheme. These forms should be audited and dealt with in the same manner as that of Form 3A and 6A (EPF) respectively.

# 4.4 THE EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976 FORM NO. 1 (IF)

- 4.4.1. Under para 10 of the Employees' Deposit Linked Insurance Scheme, each establishment exempted from the operation of the Employees' Provident Fund Scheme', 52 should render an initial consolidated return in Form 1 (IF) in respect of all employees who are entitled and required to become members of the insurance fund on the date the Employees' Deposit Linked Insurance Scheme came into force in that establishment. The form should be checked up to ensure the following:-
- i. All the columns are typed or neatly written in ink and that the form is signed in ink by the employer or authorised officials of the establishment and the code No. is correctly furnished;
- ii. The specimen signature of the authorised official are received and pasted;
- iii. All alterations have been attested by the employer or other authorised officer over his dated initials;
- iv. The particulars are clear without any overwritings. Other relevant checks/procedures prescribed for audit of Form 9 (Revised) should also be exercised.

After being checked up on these lines the form should be enfaced with rubber stamp impression of acceptance, initialled by the dealing clerk and submitted to Section Supervisor and the latter should check 100% before its submission to Asst. Accounts Officer for acceptance.

At the time of authorising the payment of Employees' Deposit Linked Insurance Benefit through Form 5(IF), a note should be kept in between two parallel lines drawn across the account No. and name of the member, under the initials of Clerk/S.S./Asst. Accounts Officer. The upkeep and maintenance of the form shall be similar to those applicable to Form-9 (Revised) (Employees' Provident Funds).

#### FORM NO. 2 (IF)

- 4.4.2. This form is prescribed under para 10 of the Employees' Deposit Linked Insurance Scheme, showing the particulars of employees admitted to the Exempted Provident Fund in the particular month thereby entitled to membership of the Insurance Fund. A 'Nil' return should also be furnished by the employer, if there is no fresh admission in any particular month. This form shall be dealt with in the same manner as that of Form 5 (EPF) with particular reference to the following points:
- 1. The account No. is in ascending order without any omission.
- 2. The date of eligibility is correctly indicated.
- 3. In case of employees transferred from other covered establishment, the details of the Account No, name and address of the estatblishment, etc. are furnished in the remarks column.

After verifying the form as aforesaid, the entries therein should be transcribed neatly in the Form 1(IF) and submitted to the Section Supervisor for scrutiny with the following rubber stamp enfacement..

Audited and entered in Form 1(IF).

Entries in Form 1 (IF) attested.

Clerk Section Supervisor

#### FORM NO. 3 (IF)

- 4.4.3. This is a monthly return of employees of establishment (exempted from the Employees' Provident Fund Scheme) leaving service during the preceding month. A 'Nil' return should be rendered, if there are no persons leaving the service during the particular month. The form should be scrutinised to ensure that all the columns are properly filled in. In case of 'death' of an employee-member, the employer should be called upon to forward the claim Form 5 (IF). The form should be enfaced with the following rubber stamp for acceptance.
- 1. Audited and necessary follow up action taken.
- 2. Entered in Form 1 (IF)

Clerk

Section Supervisor

#### FORM NO. 4 (IF)

4.4.4. Under para 10 of the Employees' Deposit Linked Insurance Scheme, every employer in relation to an establishment exempted from the operation of the Employees' Provident Funds Scheme, 52 should render a monthly statement in Form No. 4 (IF) showing the total wages in respect of all eligible employees and the amount of Employees' Deposit Linked Insurance contribution and administrative charges due and remitted by the employer.

It should be checked up to ensure:

- 1. That the total number of members as per the last return in Form 4(IF), number of new members and number of members left service shown in the Form 4(IF) tally with those in the Form 2(IF) and 3(IF) respectively and the net total number of members tally with the figures given at the top of the Form 4(IF);
- 2. that if there is any substantive variation between the wages as shown in the Form 4(IF) and the one shown in the previous month return, suitable explanation is given in the remarks column of the return;
- 3. that if any arrears of contribution are included in the figure shown in Form 4(IF) suitable details indicating the amount, number of members and the period involved should be furnished in the 'Remarks' column or on the reverse of the form;
- 4. that dealing clerk should exercise centpercent check of the entries in the Form 4(IF) and ensure the arithmetical accuracy. The dues in account Nos. 21 and 22 are correctly assessed and remitted; any short/excess remittances should be intimated to the employer for remittance/adjustment, as the case may be. Thereafter, the form should be enfaced with the rubber stamp bearing the following particulars and submitted to the Section Supervisor, who will exercise 100% check before its submission to the Assistant Accounts Officer for acceptance:

2 Amount of contributions and administrative charges verified. 3. The amount as per challan tally with the dues indicated in the returns. Reason for variation duly explained and short/excess intimated to the employer for 4. remitance/adjustment. 5. Objection issued. Clerk S.S. Asst. Accounts Officer 4.5 MAINTENANCE OF ACCOUNTS REGISTERS 4.5.1. For effective maintenance of receipt and payment accounts of the organisation and also to serve the subscribers effectively, it is imperative to maintain various registers in the Accounts Branch. These registers serve as the source documents for compilation of CAP and MIS returns which are used for monitering the progress achieved by the organisation and also for policy planning. Therefore, it is necessary that the registers are maintained accurately and updated with proper entries as prescribed under various chapters in the Manual of Accounting Procedure. PROPER MAINTENANCE AND SUBMISSION TO OFFICERS: In order to ensure that the Registers are maintained properly and submitted to 4.5.2. officers regularly and are preserved in good condition during the prescribed period of their retention, they should be got printed on thick paper and in bound volumes with the pages duly machine-numbered in serial order. On the first inner page of each register should be pasted; a printed "Fly leaf instruction Sheet" containing the following details:-(a) Name of the Register..... (b) Special instructions for maintenance...... (c) Due date of submission officers..... Period of retention..... (d) Certified that the Register has been maintained properly and the entries have been (e) brought up to date. Month/Year Date of Initials S.S. AAO/APFC/ Special remarks submission RPFC if any **APRIL** MAY **JUNE JULY** . . . . . . . . . . . . . MARCH

Total number of members verified with reference. Form 2(IF) and 3(IF).

1

The format of registers are listed under chapter 17 and also under various chapters of this manual.

#### MAINTENANCE OF DEMAND-COLLECTION BALANCE REGISTER (REVISED)

4.5.3. This register will be maintained as per the Proforma in Chapter 17 in respect of each establishment (i.e.for code number) separately. 20 folio should be allotted to each register which would be used for 20 years in respect of each establishment. The postings into the Register will be made based on the dues as shown in Form 12A/ Form 6 (PS) /Form 4(IF) and remittance as per receipted triplicate challans in respect of Account Nos. 1,2,10,21 and 22. The dues and remittance towards the past accumulation (Cash) dues will also be watched through this register. The date of remittance will be indicated as per the date seal affixed by the Bank. On the face of the challan in case of cash remittance and the date of presentation of cheques indicated in challan or the date seal, as affixed on the reverse of the challans in case of payment by cheque. Utmost care will be taken before extracting the date of remittance to the DCB register (Revised). Wherever the date of remittance affixed by the Bank on the challan is not clear, the Schedule of receipt for the relevant month should be consulted.

The entries in the DCB Register (revised) will be made immediatly on receipt of 'triplicate' challans. On receipt of schedule of receipts, the entries in the DCB Register (revised) should be paired and the credit item Nos. should be indicated in the relevant column in DCB register. Discrepacny, if any, should be brought to the notice of Cash Section.

If any remittance are made beyond the due date (after allowing the grace period of 5 days) i.e. 20th of the following month, the establishment has committed a 'default' and damages are leviable to the extent of dues in arrears under section 14B of the Act.

Immediately on noticing a default Damages statement showing the amount due, amount remitted, due date, date of remittance and period default, shall be prepared (if it is not generated through computer) and sent to P.D.Cell for initiating action under section 14-B of the Act.

Where the statement of damages are generated through computer such statement should be verified with reference to entries in DCB register and they should be forwarded to PD Cell for initiating action under section 14-B of the Act.

It shall be responsibility of the dealing clerk to maintain the DCB register in respect of all the establishments allotted to him and he should be accountable for proper maintainance/entries in the register besides frunishing of defaulters lists to the Enforcement Branch, as well as damages statement to PD Cell wherever necessary. Wherever the defaulters lists are generated through computer, such lists should be verified with reference to entries in the DCB register (revised) immediately on their receipt and forwarded to Enforcement Section for initiating action to recover the dues.

### WATCHING THE RECEIPT OF RETURNS

The desire to it

4.5.4. The receipt and disposal of Forms 9 (revised) 5, 10 and 12-A etc., will be watched by the dealing clerk in Accounts Section. The D.C.B register has been modified to record the date of receipt of monthly returns and also to record the information of No. of employees/subscribers at the close of every month as given in Form 12-A and the No. of subscribers added/deleted through Form 5 and 10. Proper maintenance of this register will ensure that all the returns due from the employer are received on due dates and action taken thereon promptly.

The returns received from each establishment should be entered every month in the D C B register (Revised) audited and submitted to Section Superviser for attestation. A list of defaulting establishment in submission of returns should also be prepared by the 5th of every month and sent to Enforcement Section for taking penal action against the defaulting establishments.

#### REGISTER OF INSPECTION CHARGES

4.5.5 A register of Inspection Charges should be maintained in the Enforcement Branch of the Regional Office in the prescribed proformae (Refer Chapter 17), Separate registers should be maintained to watch the realisation of dues towards Inspection Charges under Employees' Provident Fund and Insurance Fund. The monthly returns submitted by the establishments exempted from the operation of the Employees' Provident Funds Scheme/Employees' Deposit Linked Insurance Scheme should be carefully checked up to see that Inspection Charges have been assessed correctly at 0.09 and 0.005 percent subject to a minimum of Rs. 2 and Rs. 1/- respectively of the total wages and rounded off to the nearest five paise and the full amount due is paid every month in Employees' Provident Fund Regional Administration Account No. 2 or I.F. Regional Administration Account No. 22, as the case may be. Cash Section should prepare a separate schedule of Receipt in respect of remittances towards Inspection Charges (Account No.2 and 22) and forward the same to the Enforcement Section every month. On receipt of the schedule the dealing assistant in the Enforcement Branch should pair the remittances with the entries made in the register of Inspection Charges. Discrepancies, if any, should be taken up for rectification.

Action to levy damages on all the belated remittance of Inspection Charges should be initiated promptly.

#### REGISTER OF WITHDRAWALS

4.5.6 A separete register of withdrawals (including final payments under Employees' Provident Funds and benefits under Employees' Pension and Employees' Deposit Linked Insurance Schemes should be maintained in respect of each covered establishment in the prescribed proforma (Refer Chapter 17),

The entries in the register should be made by the dealing assistant at the time of grant of advances, transfer of account and final settlement of accounts and submitted to the Section Supervisor and AAO/APFC for their attestation at the time of authorisation of payment.

On receipt of schedule of payment from cash section, entries in the Register of withdrawals should be verified and on receipt of Monthly, payment, Register generated by computer the actual payment should be reconciled with the withdrawal register. The Payment item No. and the actual date of payment (M.O./Cheque) should be entered in this register. At the close of each year stotal of columns (i.e.4 to 13) should be struck? Total of columns 4, 6, 8 and 9 should agree with the withdrawals columns in the Form 24. Total of columns 4,5,7,9,10 and 14 will represent the actual payment as per cash book (Account No.1). The total of columns 12 and 13 will reflect the actual payment as per cash book for Account No. 10 and 21 respectively is the state of the actual payment as per each book for Account No. 10 and 21 respectively is the state of the actual payment as per each book for Account No. 10 and 21 respectively is the state of the actual payment as per each book for Account No. 10 and 21 respectively is the state of the actual payment as per each most out actual actual payment as per each book for Account No. 10 and 21 respectively is the state of the actual payment as per each most out actual actual payment as per each most out actual actual payment as per each most out actual payment as per each most out actual payment as per each book for Account No. 10 and 21 respectively is the state of t

### CHAPTER 5

### LEVY OF PENAL DAMAGES

Sl.No.	CONTENTS	PARA	PAGE NO.
1.	ROLE OF ACCOUNTS BRANCH	5.1.	5/1
2.	ROLE OF EDP- PREPARATION OF PENAL DAMAGES STATEMENT	5.2.	5/1
3.	BELATED DEPOSITS	5.3.	5/2
4.	PROCEDURE FOR LEVY OF PENAL DAMAGES	5.4.	5/2

#### CHAPTER 5

#### LEVY OF PENAL DAMAGES

#### **ROLE OF ACCOUNTS BRANCH:**

- 5.1.1. The subject matter relating to levy of Penal Damages is dealt both in the Accounts section and also in a centralised Penal Damages Cell in the Regional /Sub-Regional offices, which is treated as part of enforcement.
- 5.1.2. The role of Accounts branch is restricted only to the extent of detecting the Employers, who belatedly deposit their dues and to furnish the details thereof to the Penal Damages Cell every month, for initiating action under section 14-B of the Act read with relevant provision of the Schemes.
- 5.1.3. All the covered establishments are required to pay the dues within 15 days of the close of every month. If the amount is not deposited within the stipulated time (including the 5 days grace period), Penal Damages, not exceeding the amount of arrears can be imposed under section 14-B of the Act.

#### 5.2.1. ROLE OF EDP--PREPARATION OF PENAL DAMAGES STATEMENT:

The EDP Cell with reference to the input documents viz. (duplicate) Challans fed under the CRAS (Computerised Receipt Accounting System) Software generates an output Report viz. Accounts Group Task-holder-wise Damages statement in respect of the amounts paid by the Employers beyond the due date, in the following format:-

Statement of Damages for the month of				Account Group		oup	
Sl.No.	Estt. Cod	e No. Montl	n A/C No.	Amount Receiv	ved	Due date	
was the raw the was the over the own the	THE MAY THE GOT THE SAY THE SA	an, ang sau spig sau ap, sau shir au shir an Phi, an Shir an shi	eau lith agu vite agu dhi aug tho agu au- agu an agu an		u day dan <sub>1994</sub> dan tah dap dan dap dan t	na nan aga ann agu ann agu ann agu agu agu agu agu agu agu ann agu ann agu ann agu	10. Apr. 40.
	anga agan, man agan data wan data atau atau atau atau atau atau atau	. There again case again 460 440° asso 1500 asso 1500 asso 1500 asso 1600 asso 160	**************************************	or any two 400 zero 400 des 400 tree 400 mar 400 zero 400 des 400 zero 400 des zero 100 des			
Date of	Remittance	No. of days	% of P.D.	Amount of PD	Total		Ni ANI ANI ANI ANI ANI ANI ANI ANI ANI

5.2.2. The correctness of the above statement should be verified by the accounts branch with reference to the Dues, etc. recorded in the DCB (Demand, Collection & Balance) Register (Revised)

This statement with due certificate of verification should be sent to Penal Damages Section, to initiate further action to levy Penal Damages. The fact of forwarding the Penal damages statement to Penal Damages section should be noted in the DCB register under the initials of section Sepervisor /Assistant Accounts officer. The levy order, on its receipt from

Penal Damages section, should be taken as dues from the establishment and enter in the DCB Register. The outstanding Penal Damages dues should be carried over till its realisation.

- 5.2.3. The Employers are required to deposit the Penal Damages in the respective accounts through the prescribed Challans, showing the amount against the column viz. Penal Damage and the period for which Penal damages paid. The receipted challans toward Penal Damages should be noted both by the Penal damages section and the concerned section. Where the Employers remit the Penal damages alongwith the current dues, without specifying in the challan, such remittances, in exess of the current dues, should be verified with the DCB register. On no account, contribution received in excess of dues should be adjusted /intimated to the Employer without the written orders of Assistant Provident Fund Commissioner -in -charge of Penal Damages section.
- 5.2.4. The EDP Section should also furnish a list of depositors towards Penal Damages dues, with period, amount, date, to the Penal Damages cell every month.
- 5.3. The accounts Section are not required to treat the following as belated deposits:-

"Cheque/demand draft presented by the Employer to the State Bank of India on or before the due date, even if the deposit is credited after the due date. (The date of presentation of Cheque as indicated in the challan or as verified from the acknowledgement given by the Bank or in the Establishment's letter, forwarding the Cheque or in the Despatch Register may be taken as a proof)."

Note:- The remittance made on the day following the period of grace period will attract Penal Damages even where the period of grace falls on Bank Holiday, etc.

5.4. The procedure for levy of Penal Damages and the role of Penal damages section will be dealt in Enforcement Manual.

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### CHAPTER--- 6

### FUNDS MANAGEMENT (BANKING)

S.No.	CONTENTS	PARA	PAGE NO.
1.	Administration of Funds	6.1.	6/1
2.	Banking arrangements	6.2.	6/1
3.	Nature of account	6.3.	6/2
· 4.	Challan Forms	6.4.	6/2
5.	Bank accounts	6.5.	6/3
6.	Co-ordinating Branch	6.6.	6/5
7.	Acceptance of deposit in State Bank of India	6.7.	6/5
8.	Roll of Link branch	6.8.	6/6
9.	Claiming interest from State Bank of India	6.9.	6/8
10.	Payment of service charges etc.,	6.10.	6/9
11.	Operation of Bank Account	6.11.	6/10
12.	Maintenance of Bank Accounts	6.12.	6/11
13.	Other Bank Accounts	6.13.	6/19
14.	Confirmation and transfer of funds	6.14.	6/20
15.	Fund Management	6.15.	6/21
	Annexure-ICHALLANS	-	

#### CHAPTER-6

#### BANKING

#### **FUNDS MANAGEMENT**

#### 6.1. ADMINISTRATION OF FUNDS

- 6.1.1. The Central Board of Trustees, Employees' Provident Fund Administers the Funds Viz. Employee' Provident Fund, Pension Fund and Insurance Fund established under the Employees' Provident Funds scheme, 1952, Employees' Pension Scheme, 1995 and Employees' Deposit-Linked Insurance Scheme, 1976, respectively.
- 6.1.2. The establishments brought under the Employees' Provident Funds and Miscellaceous Provisions Act, 1952 and complying with the provisions of the Schemes framed thereunder are required to pay the dues towards Employees' Provident Fund, Pension and Insurance Fund contributions and administrative charges under the Employees' Provident Fund and Employees' Deposit-Linked Insurance Schemes. The establishments, which are exempted from the operation of Employees' Provident Funds Scheme, 52 and Employees' Deposit Linked Insurance Scheme, 76 are required to pay Inspection charges. These dues are to be paid within 15 days of the close of every month.

Paragraph 38 of the Employees' Provident Fund Scheme, 52, Para 3 of the Employees' Pension Scheme, 1995 and Para 8 of the Employees' Deposit Linked Insurance Scheme, 1976 specify the mode and manner of payment of dues by the employer.

#### 6.2. **BANKING ARRANGEMENT**

- 6.2.1. Under Para 52 of the Employees' Provident Funds Scheme, 1952 moneys belonging to the Fund are to be deposited in the Reserve Bank of India, State Bank of India or such other Scheduled Bank, as may be approved by the Central Government.
- 6.2.2. With the approval of the Central Government, the State Bank of India has been appointed as the banker of the Fund Viz. -Employees' Provident Fund, Pension Fund and Insurance Fund. Accordingly, the employers are required to deposit their dues direct to the State Bank of India. All branches of the State Bank of India (except extension counters) and its subsidiary Banks viz. State Bank of Hyderabad, State Bank of Travancore, State Bank of Mysore, State Bank of Indore, State Bank of Bikaner & Jaipur, State Bank of Patiala are authorised to collect the dues. Only where there is no branch of the State Bank of India or its subsidiaries at the station where the factory or other establishment is situated, the employer shall remit the dues through a Demand Draft and forward the same to the Regional/Sub-Regional office concerned.



6.2.2. Wherever the dues are paid directly to the State Bank of India or its subsidiary branch, the payment may be made by cash, Demand draft/Bankers Pay Order, or by Cheque. If the payment is made by a Cheque, it should be drawn only on the local bank of the place in which deposits are made. Under no circumstances, outstation Cheques should be accepted either by the Bank or the Regional Office/Sub-Regional office. The date of presentation of cheque to the Bank should be obtained by the employer, either through a stamp affixed by the Bank on the reverse of the challan or an acknowledgement in the copy of the letter forwarding the cheque to the Bank.

#### MAINTENANCE OF BANK ACCOUNT

6.2.3. The Head Office of the Employees' Provident Fund Organisation in New Delhi and all the Regional and Sub-Regional and Sub-Accounts Offices are required to maintain their Bank accounts in a branch of the State Bank of India (not in subsidiary bank) located in the station at which the Regional office/Sub-Regional office/Sub-Accounts office is functioning. As and when a Sub-Regional office is opened, prior approval should be obtained for opening an account from the State Bank of India, Central Office, Mumbai through the Head office. No bank account should be opened without the prior approval of Financial Adviser & Chief Accounts Officer in Head Office.

#### **BASE BRANCHES AND LINK BRANCH**

6.2.4. All branches of the State Bank of India and its subsidiaries shall act as base branches and authorised to collect the dues paid by employees' and to transmit on the same day to the link-branch in which accounts of the funds are maintained by the Regional Office/Sub-Regional office/Sub-Accounts office. The branch which maintains the accounts is known as Link Branch. Link branch is also authorised to accept the dues directly from the employers.

#### **NATURE OF ACCOUNT**

6.3. The Head Office/ Regional offices/ Sub-Regional Offices/SAOs are authorised to open and operate only a Saving Bank account in the State Bank of India. Interest at saving bank rate, as admissible from to time to time shall be realised from the link branch of the State Bank of India and from State Bank of India, Mumbai & New Delhi. (The Fund accounts were maintained as current account till September, 1977).

#### **CHALLAN FORMS**

6.4. The employers are required to deposit their dues in the account of the Fund kept in State Bank of India only through the prescribed challans. A separate challan is designed for each account maintained by the Regional Office/Sub-Regional office/ Sub-Account offices. The challans bears a number which denotes the type of account it relates. Each challan is to be prepared in quadruplicate. With a view to ensure visual segregation of the type of challans, the challans are required to be printed in a specific colour. The challans should be supplied to the employers, free of cost, in a booklet for each deposit account covering the No. of challans required for a year. The specimen of the challans prescribed (indicating the size & colour) alongwith the instructions for filling up the challans are shown in Annexure -I.

6/2

#### **BANK ACCOUNTS**

The Bank Accounts to be operated by the Head Office, Regional office, Sub-Regional Office and Sub-Accounts Office are as under:

Scheme	A/c No. maintained by		Name of the Account	Operated by authorised officers in	Maintained by SBI
	R.O. S.R.O.	H.O.			
EPF S'52	1		EPF Contribution	R.O./S.R.O./S.A.O	T .
			Account		R.O./SRO/SAO
	2		EPF Regional	do	do
			Administration		
			Account		
ĺ	[	4	EPF Central	Head Office	S.B.I.,New Delhi
			Administration		
			Account		
		4-A	Central office	RPFC (LA)	do
			Local	Head Office	
	-		administration A/c		
,		5	EPF Investment	Head Office	S.B.I., Mumbai main
			Account		branch
		8	S.P.F. Account	do	do
		9	Pension-cum-	do	do
			gratuity fund A/c	r	
EPS '95	10		Pension Fund	R.O./S.R.O./S.A.O	l .
		,	contribution		R.O./S.R.O./SAOs
		,	Account		· ·
	1	11	Pension Fund	Head Office.	with effect from
		1	Investment A/c		16-11-95 SBI Main
	1				branch, Mumbai.
EDLI'76	21		EDLI Fund	RO/SRO/SAOs	Link Branch of
			Contribution A/c		RO/SRO/SAO
	22		EDLI Fund	-do	do
	İ		Administration A/c		
		24	EDLI Fund	Head Office	`
			Central-		SBI, New Delhi
			Administration A/c		
]		25	EDLI Fund .	do	w.e.f. 1-7-97 SBI Main
			Investment A/c		Branch, Mumbai

The State Bank of India has also been entrusted with the portfolio management of the Fund moneys of Employees' Provident Fund Organisation. Accordingly, the following Accounts are maintained by the State Bank of India, on behalf of Employees' Provident Fund Organisation in its Security Services Branch, Bombay.

Name of the Scheme	Account	Nature of Account	Maintained at
Employees' Provident Funds Scheme, 1952	A-Central Board of Trustee Employees Provident Funds Investment Account, Empl- oyees' Provident Fund A/c	account	Securities Service Branch Mumbai
Employees' Pension Scheme, 1995	B-Central Board of Trustees Employees' Provident Fund Investment account, Employ Pension Fund Account	sdo	do
	C-Central Board of Trustees Employees Provident Funds Investment Account, EDLI Fund Account		do
	D-Central Board of Trustee Employees' Provident Fund Investment Account- Staff Provident Fund Account		do
	E-Central Board of Trustees Employees' Provident Fund Investment Account-Pensio -cum-Gratuity Fund Accoun	s n	do

#### Address of State Bank of India:

- 1. The General Manager
  SBI Main Branch
  Institutional Banking Division
  Samachar Marg,
  Mumbai 400 023.
- 2. SBI Central Office
  Treasury & Investment
  Management Department
  Central Office
  Madama Cama Road
  Post Box No. 12
  Mumbai 400 021.

3. State Bank of India
Securities Service Branch
2nd Floor, Samachar Marg
Mumbai 400 023.

#### **CO-ORDINATING BRANCH**

6.6. The State Bank of India, Main Branch (Employees' Provident Fund Cell in C & I Division) New Delhi will act as co-ordinating branch to ensure that all the base branches and the link branches of the State Bank of India adopt the Banking arrangements entered into with the Employees' Provident Fund Organisation. In case of any difficulty in getting prompt service, the co-ordinating branch will assist the Employees' Provident Fund Organisation authorities to sort out the same. A liasion officer of the State Bank of India from each link branch will have periodical meetings with the Regional Office / Sub-Regional offices/ Sub-Accounts offices for the proper maintenance of account and in getting the compliance in regard to receipt of challans, advices and statements from the Bank. A booklet on "Employees' Provident Fund Organisation, Banking arrangement " is supplied to all the branches, of the State Bank of India, explaining the role of base branches link branches, Main Branch at Mumbai and New Delhi and Securities Service Branch, Mumbai in investment of moneys so as to ensure smooth banking operation.

#### ACCEPTANCE OF DEPOSITS IN S.B.I. BASE BRANCH -- PROCEDURE

6.7. An employer who is required to deposit the dues to the Fund/s, should complete the prescribed challan, in quadruplicate. The name and address of the establishment, Provident Fund Code No. month for which remittance made, amount shown against the nature of payment etc. should be written clearly. Any omission/ discrepancy should be taken up with the establishment, endorsing a copy of the letter to the area Enforcement officer concerned so as to educate the employer to meet the requirements. Incorrect format (No.) of the challan, with corrections etc., made therein, should not be accepted. While accepting the deposits, the bank will ensure that the code, name of the establishment and the amount are neatly written in the challans. On acceptance of deposits, the original and duplicate copies of the challans will be retained by the base branch and the triplicate and quadruplicate will be returned to the depositors, duly affixing dated receipt stamp on the Challans and also the date of presentation of Cheque. The original will be retained at the base branch and the duplicate will be transmitted to the link branch alongwith the payment scroll, prepared in the following format:-

٠	S.B.I.		Branch	•		
	Employees' Provident Fund Organisation A/c No					
		,	Date:			
S.No.	Name of the depositors (Estt.)	*	Code No	Amount		
I.	***************************************	~ ~ ~ ~ ~ ~ ~ ~ .	the site this site site and are my the upp var any the was vive	Rs.		
2.						
3.						
	-*		Total			
	•			400 AGO 400 AGO 600 AGO 600 AGO 600 AGO 600 AGO 400 AGO 400 AGO 400 AGO 600 AGO 600 AGO 600 AGO 600 AGO		
No. of	Challans:	-				

The triplicate copy of the challan should be sent by the employer to the Regional office/ Sub-Regional office/ Sub-Accounts office concerned alongwith the monthly return in Form 12-A. (Revised)

The quadruplicate copy will be retained by the employer for production to the area Enforcement Officer at the time of inspection. A copy of this should be displayed by the employer on the notice Board for the information of the PF members of the establishment.

The base branch shall prepare the scroll, in triplicate. The orginal and duplicate shall be transferred to the link branch along with the D.D/T.T. advice.

In the case of the deposits by cheque, the depositor will be given an acknowledgement for receipt of the cheque on the day it is lodged with the bank. The amount will be credited only on the day the cheque is realised and the receipted triplicate and quadruplicate copies handed over to the depositors on that day.

The base branches are required to transfer the amount through D.D./T.T. on the same day to the link branch.

The branches of Associate banks, however, will remit the contribution and other dues to the concerned link branch of State Bank of India directly and not through their Head office or any of their other branches, as a special case, as envisaged in the agency arrangements concluded with the Associate Banks.

No account of Employees' Provident Fund Organisation will, however, be maintained at the base branches of the State Bank of India (including Associate Bank-branches).

#### ROLE OF LINK BRANCH

The link branch, apart from accepting contributions and other dues on behalf of the Employees' Provident Fund Organisation in the manner applicable to all base branches, will maintain the following Saving Bank accounts of the Regional office/ Sub-Regional /Sub-Accounts office.

Account No.	Name of the Account
I.	-Employees' Provident Fund Contribution account
2.	-Employees' Provident Fund Regional Administration account
10.	-Employees' Pension Fund contribution account
21.	-Employees' Deposit Linked Insurance Fund contribution account
22.	-Employees' Deposit Linked Insurance Fund Regional administration account.

- 6.8.1. The remittance received from various base branches through M.T./D.D. are to be credited to the respective account on the same day. The credit advice along with the scroll and related (duplicate) challans received from the base branches and subsidiary banks should be sent to the Regional office/ Sub-Regional office/ Sub-Accounts office concerned, on daily basis. The link branch accept the cheques issued by the Regional office/ Sub-Regional office/Sub-accounts Office under various accounts towards the dues payable to the member or their beneficieries and furnish debit advices on daily basis. Thus the credit/ debit advices in respect of account Nos.1,2,10,21 and 22 will be received by the Regional office/ Sub-Regional / Sub-Accounts office concerned.
- 6.8.2. Similarly credit/debit advices in respect of the Account Nos. 5,8,9,11,25 will be received by the Head Office, New Delhi from the State Bank of India, Mumbai. The advices in respect of account Nos. 4,4A and 24 will be received by the Head Office from the SBI, New Delhi.

#### 6.8.3. Bank Statements:

The link branch will furnish the weekly bank statements to the concerned Regional Office / Sub-Regional office/ Sub-Accounts Office and the State Bank of India, Mumbai/ New Delhi will furnish the bank statement to the Head Office, New Delhi in the following manner.

For transaction between the period	Date on which Bank statement due
1st to 7th of each month 7th to 14th of each month	-8th of each month -15th of each month
15th to 22nd of each month 23rd to last day	-23rd of each month -1st day of each following month

- 6.8.4. Wherever the transactions of the Bank is computerised, the statement should be sent on daily basis.
- 6.8.5. The statement should contain full particulars of deposits/withdrawals. In case of deposits the total deposits received from each branch on each day and also the total deposits received by the link branch directly from the establishment etc., will be shown in the weekly statement (Depositorwise details are already furnished in the scroll sent alongwith daily advices).
- 6.8.6. In case of withdrawals /transfers, individuals items of transactions with full details will be shown in the weekly statements.
- 6.8.7. The Assistant Provident Fund Commissioner-in-charge of cash section in the Regional office/Sub-Regional Office /Sub-Accounts office should keep a close liasion with the link branch and the daily balance in each account obtained over phone for efficient fund management.

### 6.9. CLAIMING INTEREST FROM S.B.I. -DELAY IN TRANSFER / CREDIT OF FUNDS- PROCEDURE.

- 6.9.1. The amount of contributions and other dues received by the branches of State Bank of India every day should be remitted to the concerned link branch on the same day by D.D./M.T. Any delay in transfer will result in belated investment of funds by the EPF Organisation resulting in loss of interest to the Funds.
- 6.9.2. With a view to compensate the loss on account of belated transfer and the consequent belated credit of funds, a scheme of payment of interest on belated credits has been evolved in consultation with the State Bank of India, as under:-

The link branch shall monitor the prompt transfer of funds by base branches and interest in belated cases payable to the Employees' Provident Fund Organisation, if any, will be charged to the respective base branch. Accordingly, the following procedure is prescribed in the payment of interest on belated credits:-

- (i) The interest on belated credit to the Employees' Provident Fund accounts will be paid by the Bank effective from 1.4.1990.
- (ii) Interest will be paid in respect of transaction wherever there will be delay of more than the prescribed period from the date of presentation of cash/cheques at the base branch to the date of credit of the amount to the accounts of the Organisation at the link branch of the State Bank of India.
- (iii) The delays in giving credit to the accounts of the Organisation beyond 7 days will attract payment of interest. In case of MTs/Drafts received from Branches in NER & Sikkim, interest shall be calculated for the delays beyond 10 days from the date of MT/Draft.
- (iv) For calculating the period of delay for payments of interest, only the number of days excluding the period as referred to in (iii) above will be reckoned. From 01.04.93 onwards, interest would be calculated after 14 days from the date of Draft/MT.
- (v) Interest will be paid at the Saving Bank rate as under:-

1.4.90 to 23.1.92 at the rate of 5% per annum
24.1.92 to 26.6.92 at the rate of 6% per annum
27.6.92 to 31.3.93 at the rate of 6% per annum
at the rate of 2% per annum above the rate applicable to savings bank

- (vi) The minimum remittance amount on which interest payment will be considered by the bank will be Rs. 1,000/-.
- (vii) Interest less than Rs. 10/- on individual remittances will be ignored.
- (viii) Interest will be paid for delays occurring due to postal delays.
- (ix) Interest will also be paid for the delays in the crediting of amounts received at base branches of the Associate banks of the State Bank of India.

- (x) While the payment of interest in respect of link branches, where accounts of this Organisation have been computerised by the State Bank of India, will be made automatically by the concerned link branches after due scrutiny. In case, where the accounts of the Organisation have not been computerised by the State Bank of India, the Organisation will lodge a claim with the concerned link branch which would scrutinise the claim thoroughly and process it for payment.
- (xi) Interest shall be credited to the respective accounts under intimation to the Employees' Provident Fund Organisation.

## 6.9.3. PROCEDURE FOR DETERMINING THE INTEREST DUE IN REGIONAL OFFICE / SUB-REGIONAL OFFICE

Under the computerised receipt accounting system (CRAS), the duplicate challans received from the State Bank of India will be fed as input and among various output reports generated, the statement indicating the interest payable by the State Bank of India on account of belated credit of funds, separately for each account i.e. Account Nos., 1, 2, 10, 21 and 22 will be utilised to claim the interest due from the State Bank of India, through the respective link branch.

6.9.4. At the time of closing the Cash Book for each of the accounts, a certificate is to be recorded in the cash book that the statement of belated credit of funds by the State Bank of India has been prepared and forwarded to the State Bank of India under the signature of Assistant Provident Fund Commissioner. The details of amount of interest claimed and outstanding as on the 1st day of the month, amount claimed during the current month, amount realised during the month and the balance due from the Bank at the end of the month should also be recorded below the monthly bank reconciliation statement recorded in the cash books.

## 6.10. PAYMENT OF SERVICE CHARGES ETC. TO THE STATE BANK OF INDIA

- 6.10.1. The remittance charges @Rs 2.50 per Rs. 1,000/- on the total contribution received on behalf of Employees' Provident Fund Organisation by the base branches and remitted to the link branch (excluding the direct deposit with link branch) is payable to the link branch of the State Bank of India by the respective Regional Office/ Sub-Regional Office every month. The remittance charges is payable from 1.4.90.
- 6.10.2. The link branches, will recover the charges on the total contributions credited to the Account Nos. 1,2,10,21 and 22 as at the end of each month (excluding the amount of transfer received from other accounts). The Regional Office/ Sub-Regional office / SAO should ensure the receipt of details of remittance showing the period-accountwise, total credit summation and the amount of charge as and when debited to account No. 2 and correctness of the amount charged by the Bank should be verified and any erroneous charge is adjusted immediately.

#### 6.10.3. OTHER CHARGES

In addition to remmitance charges, out of pocket expenses like postage, telegram etc., are also charged by the Bank and payable from Account No. 2 or 4, as the case may be. However, no charges will be levied for transfer of funds from link branch to the respective investment account.

#### 6.11. OPERATION OF BANK ACCOUNTS

- 6.11.1. The Fund (Employees' Provident Fund), Pension Fund and the Insurance Fund are vest in the Central Board of Trustees, Employees' Provident Fund. They are operated by such officers, as may be authorised in this behalf by the Central Board.
- 6.11.2. Accordingly, the officers who are authorised to operate the accounts and the extent of authorisation are as under:-

LIMITS OF OPERATION OF VARIOUS BANK ACCOUNTS BY OFFICERS OF THE EMPLOYEES' PROVIDENT FUND ORGANISATION

DES	IGNATION OF OFFICERS	ACCOUNTS AUTHORISED TO OPERATE		
1.	HEAD OFFICE, EPFO.  NEW DELHI  Central PF Commissioner ) Financial advisor and ) Chief Accounts Officer ) Regional PF Commissioner ) (Finance & Accounts)	All accounts without limit.		
2.	REGIONAL OFFICE Regional PF Commissioner in-charge of the Region Regional PF Commissioner (Finance & Accounts) Asst. PF Commissioner incharge of cash	A/c Nos. 1, 2, 10, 21 & 22 (without limit) do		
3.	SUB-REGIONAL OFFICE: Regional PF Commissioner incharge of SRO Asst. PF Commissioner incharge of SRO/ Asst. Commissione	) )do ) er, Cash)		
4.	SUB-ACCOUNTS OFFICE: Officer-in-charge of SAO	do		

6.11.3. The specimen signature of the authorised officers duly countersigned by another authorised signatory, giving the designation, address etc. should be forwarded to the branch of the State Bank of India wherein the Employees' Provident Fund accounts are operated. On relinguishing the post by the authorised signatory, the specimen signature should be cancelled forthwith. The Assistant Provident Fund Commissioner (Cash) and Cashier should ensure prompt compliance of this provision. Under any circumstances, no delegation to operate the accounts should be made to any offcer of the rank below the level of Assistant Provident Fund Commissioner.

#### 6.12. MAINTENANCE OF BANK ACCOUNTS-PROCEDURE

6.12.1. The manner in which funds will be received in various accounts as also the disposal thereof is as under:-

## 6.12.2. ACCOUNT NO. 1 -EMPLOYEES' PROVIDENT FUND CONTRIBUTION ACCOUNT

All moneys received by the base branches/ link branch/ subsidiary banks through the Challans bearing Account No. 1 and transmitted through D.D./M.T., which relates to Employees' Provident Fund contribution (Employee's share of Provident Fund contribution and the balance if any, after diversion to Pension Fund under employer's share of Provident Fund) including transfer of PA dues in cash interest on securities, Penal Damages, refund of withdrawals and Matured Insurance Policy proceeds, are credited to this account.

Transfer received through T.T.from (Account No. 5- EPF Investment Account), State Bank of India, Bombay on the advice of Regional Provident Fund Commissioner (F&A)/ F.A. & C A O /Central Provident Fund Commissioner is also credited to this account.

Transfer from other accounts kept in the link branch, only on account of rectification of error, should be made on the specific advice of the authorised officer in the Regional office/ Sub-Regional office.

The payment from this account will be on the basis of Cheques issued by the authorised officer in the Regional Office/ Sub-Regional office/ Sub-Accounts office concerned towards the payment of dues under the Employees' Provident Funds Scheme, 52.

On the advice of the authorised officer, transfer to other account/s only towards rectification of error due to erroneous deposit of other dues in this account should be made. On opting for membership under the EPS -1995 the amount due towards EPF/ Pension contribution of a PF member may be transferred from this A/c to A/c No. 10. (EPS Cont. A/c)

Except for this, no transfer should be made from this account to any other account either by the Bank or by the authorised Officer.

On the advice of the authorised officer, the surplus amount in this account shall be remitted at par by Telegraphic Transfer to Employees' Provident Fund Investment Account No. 5 maintained at Bombay, main branch on the same day of receipt of advice.

The Assistant Provident Fund Commissioner in-charge of Cash Section should ensure proper fund management of this account and monitor the balance in this account on daily basis and the cheques (Amount) that are due for issue so as to decide the question of issue of transfer advice to the Bank. The reasons for non-transfer of surplus amount to the investment account should be kept recorded and submitted to Regional Provident Fund Commissioner (F & A) /Regional Provident Fund Commissioner in-charge of Sub-Regional office. Care should be taken that sufficient amount is kept in this account to meet the cheques issued. A judicious approach is therefore essential so that the Fund money is not kept idle resulting in loss of interest and at the same time the cheques are not bounced for want of sufficient funds.

#### 6.12.3 ACCOUNT NO. 2 - EPF REGIONAL ADMINISTRATION ACCOUNT

The Administrative charges, Inspection charges and the related dues paid by the employers through the challan bearing Account No. 2 as received through Demand Draft/Mail Transfer from the base branches are credited to this account.

The amount due towards refund etc. under various budget heads from the staff and officers of the Regional office/ Sub-Regional office, receipts towards office administration, EM D from tenders etc. are also credited as miscellaneous receipts to this account.

Transfer from other account only on account of adjustment of erroneous deposit and consequent rectification is credited to this account under the advice of authorised officer of the Regional office/ Sub-Regional Office. Except for this, no money should be accepted as transfer from other account either by the bank or at the instance of the authorised officer. Transfer received from Account No. 4 from State Bank of India, New Delhi is credited to this account.

The payment from this account will be on account of the following:-

- (a) One sixth of the total monthly collections to the nearest rupee, (excluding the Transfer of funds received from Account No. 4 -State Bank of India, New Delhi) to be remitted by T.T., as per the standing instructions, on first of the following month to Employees Provident Fund Account No. 4- EPF Central Administration account kept at State Bank of India, Main branch, New Delhi. This liability of the Regional Office Sub-Regional office should be kept in view while determining the amount available in this account to meet the other Administration expenditure of Regional office/ Sub-Regional Office.
- (b) Cheques issued/ drawn for cash withdrawal, to meet the administrative expenditure on various budget heads (including payments on account of staff Provident Fund, Pension-cum-gratuity and Group Insurance Scheme).
- (c) To transfer the Provident Fund subscription and refund of withdrawal (net amount) to account No. 8 S.P.F. Investment account at State Bank of India, Bombay and GIS subcription of Group A officers to EPF A/c No. 4 -SBI, New Delhi.
- (d) Transfer to other account only towards adjustment on rectification of errors, on the advice of authorised officer.

- (e) Transfer of surplus amount to account No. 4- State Bank of India, New Delhi on the advice of authorised officer.
- (f) To meet, provisionally, the expenditure on administration of Employees' Pension Scheme '95 and Employees' Deposit Linked Insurance Scheme '76

#### 6.12.4 ACCOUNT NO. 4 - E P F CENTRAL ADMINISTRATION ACCOUNT

This account is fed by transfer of funds from Regional Administration Account No. 2 of all the Regional offices/ Sub-Regional Offices.

Interest earned, and maturity proceeds realised, if any, from the Investment of surplus administration funds are credited to this account.

The reimbursement of the amount of expenditure on Employees' Pension Scheme' 95 and Employees' Deposit Linked Insurance Scheme 76 from the respective accounts is credited to this account.

The GIS subcriptions of Group -A officers from all RO/SROs and C.O. are credited to this account. This will meet the advance premium paid to the LIC of India, every year.

On account of Payments, the following are incurred:-

Transfer to the extent required to meet the monthly administration expenditure of Central office, New Delhi to the credit of Central Office (Local Administration) account kept in State Bank of India, New Delhi (Account No. 4-A). This is with reference to the budget provision made to Central Office)

Transfer of funds to the Regional administration accounts on the advice of the authorised officer, on receipt of funds requisition in the prescribed format from Regional office/ Sub-Regional office.

Transfer towards Payment of GIS premia, Staff welfare fund, Sports Control Board and NATRSS.

Transfer to Pension-cum-gratuity account No. 9 at State Bank of India, Bombay, every month (on standing instructions), on behalf of all Regional office/ Sub-Regional offices and Central office.

Surplus amount in this account will be transferred to the Central Board of Trustees, Employees' Provident Fund - EPF Administration Investment account kept at Reserve Bank of India, New Delhi in the Special Deposit Account.

#### 6.12.5 <u>ACCOUNT NO. 4-A</u> - CENTRAL OFFICE (LOCAL ADMINISTRATION ) ADMINISTRATION ACCOUNT

This account is fed by transfer from Account No. 4, as may be authorised by F.A. & C.A.O. with reference to the allocation in the Budget.

The payment from this account are on cheques issued by Regional Provident Fund Commissioner (Local Administration) / Assistant Provident Fund Commissioner (Local Administration) in Central office towards the administrative expenditure of Central office including expenditure on Zonal audit parties and vigilance wing and transfer to Staff Provident Fund Account No. 8 State Bank of India, Bombay towards the Staff Provident Fund net dues, every month.

### 6.12.6. <u>ACCOUNT NO. 5 - EMPLOYEES' PROVIDENT FUND INVESTMENT</u> ACCOUNT

This account is fed by transfer of funds from Account No. 1, Employees' Provident Fund contribution account as advised by the authorised officer concerned to the respective link branch, by Telegraphic Transfer. The surplus amount in Account No. 1 is thus pooled in this account centrally at State Bank of India, Bombay.

On receipt of the requisition from Regional office/ Sub-Regional office in the prescribed form and on the specific advice of the Central Provident Fund Commissioner/Financial Advisor and Chief Accounts officer/ Regional Provident Fund Commissioner(F&A) in Central Office, the amount shall be remitted at par to the Account No. I kept at various link branches by Telegraphic Transfer. The cost of Telegraphic Transfer shall not be charged. The need for transfer to Account No. I is only on a contingency where the funds available in Account No. I is not sufficient to meet the payments by the Regional office/ Sub-Regional office /Sub-Accounts office. The transfer advice shall be regulated as per the procedure prescribed in Chapter -7.

The amount standing to the credit of Account No. 5 shall be transferred to the Central Board of Trustees, E P F Investment Account- E P F at the Securities service Branch, Bombay on daily basis for investment on behalf of Central Board of Trustees, Employees' Provident Fund.

Note:- Account No. 6 Viz. Interest suspense Account is only a proforma account and no bank account is kept.

Account No. 7 (Forfeiture account): This account (proforma account) is no more in operation, as the provision for forfieture is deleted.

#### 6.12.7. ACCOUNT NO. 8 - E P F STAFF PROVIDENT FUND ACCOUNT

This account is fed by transfer of funds from account No. 2 (E P F Regional Administration Account) maintained at link branches of the Regional office / Sub-Regional office / Sub-Accounts office as also from the Central Office - Local administration Account (Account No. 4-A) maintained at SBI, Main Branch, New Delhi. The deposits in this account

represents the subscriptions and refund of withdrawals towards Staff Provident Fund of the employees of the Organisation.

On the 8th and 23rd of each month (or the following working day, if these days happens to be a holiday) and also on the last working day of each month, the balance in this account will be transferred at par to the Central Board of Trustees, EPF Investment account -Staff Provident Fund maintained at the State Bank of India, Securities Services Branch, Bombay for investment on behalf of Employees' Provident Fund Organisation.

Transfer of funds from this account will be effected, at par, on receipt of transferadvice notes issued by the authorised officers.

The final payment of staff Provident Fund Account and advances/withdrawals payable to the employees are to be met from the respective Regional Administration account. The transfer of subscription and refund of withdrawal to this account will be effected after deducting the amount paid towards final payment, advances /withdrawals, every month.

#### 6.12.8 ACCOUNT NO. 9 - PENSION-CUM-GRATUITY ACCOUNT

This account is Centrally maintained by Central Office. It is fed by transfer of funds from account No. 4-E P F Certral Administration Account maintained at New Delhi Main Branch.

The balance available in this account (after retaining the balance upto Rs. 100/-) will be transferred on the same day, at par to the Central Board of Trustees, E P F Investment account-Pension-cum-gratuity fund maintained at the Security Services Branch, State Bank of India, Bombay for investment on behalf of Employees' Provident Fund Organisation.

Transfer of funds to other account, if any, will be effected at par on receipt of transfer advice note issued by the authorised officer in Central Office.

### 6.12.9. PROCEDURE FOR TRANSFER OF AMOUNT FROM ACCOUNT NO. 4 TO ACCOUNT NO.9

On behalf of the Regional Offices/Sub-Regional Offices/Sub-Account Offices/Central Office, the Central office- (Banking Section) will ensure proper building up of Pension Fund and its operation. As such, the Regional Offices/Sub-Regional offices are not required to transfer any amount towards Pension Fund.

The Pension contribution is presently calculated @12.4% of Pay (including D.A.) of the officer and staff of the organisation, who are entitled for Pension-cum-gratuity under the provisions of Employees' Provident Fund Staff and conditions of service regulations.

This is to be assessed provisionally for the current year with reference to the total Pay of Officers and staff as reported in the Balance Sheet of the preceding year. On this amount 12.4% is calculated as Pension contribution due to be transferred to the Pension-cum-gratuity Account No. 9. The Pension, Family Pension, Service gratuity, Death-cum-Retirement gratuity (including DA/relief) paid by the Central Office/Regional

offices/Sub-Regional offices from account No. 2/4A are extracted from the Balance sheet and the same is deducted from the contribution due to the Pension Fund. On the basis of this provisional assessment, the actual transfer is effected on monthly basis (i.e. 1/12 of the dues) from the E P F Central Administration Account No. 4 to account No. 9 on a standing instruction basis issued by the authorised officer to the State Bank of India.

After the close of each year with reference to the Balance sheet, the excess /short made to Account No. 9 is adjusted in the following year.

The Central Office/Regional Offices/ Sub-Regional offices are authorised to release the Pension /gratuity from their respective Regional administration account and to reflect the position in the monthly return No.II and intimated to Central Office. The Regional balance sheet should also reflect the position on payment of Pension/gratuity.

### 6.12.10. ACCOUNT NO.10 - EMPLOYEES' PENSION FUND CONTRIBUTION ACCOUNT

Similar to the Employees' Provident Fund contribution Account No. 1, this account is maintained by Regional Offices/Sub-Regional offices/Sub-Accounts offices in the link branch of State Bank of India and will receive the Employees Pension Fund contributions and related dues remitted by employers through the prescribed challan for Account No. 10 from the base branches. The D.D./MTs received from base branches will be credited to the Account No. 10. The amount transferred by T.T.from the Pension Fund Investment Account No. 11(SBİ,Bombay) on the specific requisition of Regional Offices/Sub-Regional office and as authorised by the authorised officer in Central Office will be credited to this account. The dues towards EFPS 71/EPS 95 transferred from EPF contributions A/c No. 1 in respect of a PF member who had opted for EPS.95 is also accepted.

The payment from this account will be on the basis of cheques issued by the authorised Officer for the following purpose:-

- a) Withdrawal benefits due under the Employees' Pension Scheme, 95 to the members.
- b) Monthly Pension to the pensioners (including return of capital, commuted value of Pension, increase to pension on revaluation) payable through the designated bank (cheque drawn in favour of "Employees' Pension Scheme 1995"-Regional office/Sub-Regional office and sent to designated bank) and also to the Postal Department towards the Family Pension under the ceased Employees' Family Pension Scheme 1971.
- c) Payment of service charges to the designated bank and commission to the Postal Department.

Except for the rectification of wrong remittance into this account, no other payment should be authorised from this account by the authorised officer.

On the advice of the authorised officer, the surplus amount in this account should be transferred, on daily basis, to the Employees Pension Fund Investment Account No.11 maintained at Bombay Main Branch, at par by Telegraphic Transfer.

### 6.12.11. ACCOUNT NO.11 - EMPLOYEES PENSION FUND INVESTMENT ACCOUNT

Consequent to the framing of Employees' Pension Scheme 1995, and the change in the procedure for investment of Pension Fund moneys, the Investment Account kept with the State Bank of India, New Delhi has been transferred to State Bank of India, Mumbai with effect from 16-11-95.

This account will be fed by the surplus Pension Fund contributions transferred from the Employees' Pension Fund contribution A/c No. 10 kept in the link branches through Telegrphic Transfer.( The Central Government share of contribution and interest towards Pension Fund kept in Public Account will not be credited to this account, as it will continue to be deposited in the Public Account of Government of India).

On the specific transfer advice issued by the authorised officer, the amount shall be transferred by Telegraphic Transfer to the link branch to the credit of Employees' Pension fund Account NO. 10.

The amount available in this account (after retaining the minimum balance) to the nearest hundred rupees, should be transferred to the State Bank of India, Securities Services Branch, Bombay for investment.

## 6.12.12. ACCOUNT NO.21 - EMPLOYEES DEPOSIT LINKED INSURANCE FUND CONTRIBUTION ACCOUNT.

This account is fed by the transfer received thorugh D.D/M.T from various base branches representing Employees' Deposit Linked Insurance contribution dues remitted by the employers through the challans in respect of Account NO.21.

The transfer of funds on the advice of the authorised Officer in Central Office received from Account No.25 (Employees Deposit Linked Insurance Investment Account) shall be credited to this account.

The payment from this account will be on the basis of cheques issued by the authorised Officer towards Insurance Fund dues to the beneficieries of the deceased Provident Fund members.

The surplus amount in this account shall be remitted, at par by T.T.to investment Account No.25 maintained at Bombay Main Branch on the same day of receipt of advice from the authorised Officer.

Except for rectification of error towards adjustment of erroneous remittance in this account, no transfer should be made to any other account.

## 6.12.13. ACCOUNT NO. 22 - -EMPLOYEES DEPOSIT LINKED INSURANCE FUNDREGIONAL ADMINISTRATION ACCOUNT

Similar to Employees Provident Fund Regional Administration account No.2, the

Employees Deposit Linked Insurance Administrative, Inspection charges remitted by the employers through the challan in Account No. 22 and received through D.D./M.T from the base branches are credited to this account.

The payment from this account will be on account of transfer of 1/6 of the total monthly collections in this account, on 1st of the following month, to the Account No.24 (Employees Deposit Linked Insurance Fund-Central Administration Account) at New Delhi.'

The entire balance in this account is required to be transferred to the Employees Deposit Linked Insurance Fund-Central Administration Account No.24, at par, by Telegraphic Transfer on 1st day of each month. As the EDLI administration expenditures are to be met initially from the EPF Administration Account No.2 in the Regional Offices/Sub-Regional Offices, there may not be any need to withdraw from this account.

Except towards rectification of erroneous deposits etc. no transfer should be authorised to other accounts in the link branch.

## 6.12.14 ACCOUNT NO. 24 - EMPLOYEES' DEPOSIT LINKED INSURANCE FUND CENTRAL ADMINISTRATION ACCOUNT

Similar to the Account No. 4 (EPF- Central Administration Account), this account is fed by transfer from the EDLI- Regional Administration Account maintained by Regional Office/ Sub- Regional Offices in the link branch of the State Bank of India.

Withdrawal from this account will be made either by cheques or transfer advice note/s by the authorised Officer.

On the advice of the authorised officer or thorugh a Cheque, the surplus amount in this account will be transferred by Cheque to the Special Deposit Account in the name of CBT-EPF, EDLI-Investment Account maintained at the Reserve Bank of India, New Delhi.

### 6.12.15. ACCOUNT NO.25 - EDLI FUND INVESTMENT ACCOUNT (S.B. LEDGER NO.19 ACCOUNT NO.1166)

Similar to EPF Investment account No.5, this account is fed by the transfer of funds from EDLI Fund contribution Account No. 21 maintained by the Regional Offices/Sub-Regional Offices in the link branch of the State Bank of India and received through Telegraphic Transfer.

(Note:- This account is open at SBI, Main Branch, Bombay with effect from 1-7-97 so as to suit the investment of Insurance Fund moneys, as per the (EPF) pattern of investment, by SBI,Bombay. Till 30-6-97 the account was kept in SBI, New Delhi and the Investment were made in Public Account of the Central Government at New Delhi).

The payments from this account will be on account of transfer to EDLI Fund contribution Account No. 21 on the specific advise of the authorised officer.

The balance lying in this account, shall be transferred on daily basis to the Security Services Branch of the SBI, Bombay for investment thereof.

#### 6.13. OTHER BANK ACCOUNTS

6.13.1. In addition to the Savings bank accounts maintained by the Central office/Regional offices/ Sub-Regional Offices, the following wings of the organisation are also authorised to open Saving Bank accounts in State Bank of India:-

## 6.13.2. (1) NATIONAL ACADEMY FOR TRAINING & RESEARCH IN SOCIAL SECURITY (NATRSS)

The N A T R S S - its Head Quarters at New Delhi and Zonal Training Institutes at Faridabad, Ahamadabad, Calcutta and Chennai shall maintain the Saving Bank Accounts in State Bank of India (located nearer to the Institute) as Administration Account.

The Head Quarters of NATRSS shall receive the funds allocated through the Budget and apportion it for the use of Head Quarters and zonal Institutes.

The Savings Bank Accounts of the Head Quarters of the NATRSS shall be operated by the Administrative officer and by the Regional Provident Fund Commissioner (Grade-I) in the Zonal Training Institutes.

### 6.13.3 (2) BANK ACCOUNT OF STAFF WELFARE FUND & SPORTS CONTROL BOARD

These are the bodies availing the grants from the EPF Central Administration Account No. 4. A separate Saving Bank Account in State Bank of India is to be operated by the Central Staff Welfare Committee at New Delhi and by the R S W C in Regions (Regional office only).

Similarly, the Central Sports Control Board and the Regional Sport Control Boards shall maintain an account in state Bank of India.

These accounts are to be operated as joint accounts in the name of the Fund and operated jointly by the treasurer and the Secretary. Any expenditure on account of welfare measures & sports should not be charged to the Regional administion accounts.

### 6.13.4. (3) INVESTMENT ACCOUNTS KEPT IN THE SECURITY SERVICES BRANCH, BOMBAY:

The details of various investment accounts maintained by the State Bank of India on behalf of Employees' Provident Fund Organistion for the purpose of portfolio management by the State Bank of India, Bombay are explained in this part of Manual under chapter -viz. "Investment".

## 6.13.5 (4) HANDLING OF AMOUNT (CASH/CHEQUE/DD) BY RECOVERY OFFICERS

While performing the duties, the Recovery officers shall collect the arrear dues either in cash or by chaque, etc. The Cash/Cheque etc., should be deposited in a Branch of the

State Bank of India located in the jurisdiction of the Regional Office/Sub-Regional office to whom, the arrear relates. In the absence of banking facility the amount (Cash/cheque) should be deposited with the cashier of the Regional office/Sub-Regional office concerned through a letter of requistion to the Regional Provident Fund Commissioner concerned to deposit the amount in the relevant bank account. The Recovery Charges should also be deposited in the (Administration Account) Bank alongwith other arrear collections. This amount should not be utilised by the Recovery Officer.

The Recovery Officers are not authorised to open an account in any bank to deposit their recovery collection. If any bank account is being operated, it should be closed forthwith duly transferring the amount to the relevant accounts kept in State Bank of India.

#### 6.13.6. (5) MAINTENANCE OF PENSION DISBURSEMENT UNDER E P S 1995 -ACCOUNT IN THE NATIONALISED BANKS AND SBI

The Regional office/Sub-Regional offices under the provisions of Employees' Pension Scheme'95 are authorised to open a Pension disbursement account in the State Bank of India and other (lead) nationalised Bank. The account may be in the nature of Savings Bank or current Account.

The advance payment towards pension due to the designated bank should be obtained through an account payee cheque drawn in favour of Employees Pension Scheme 1995-Regional Office/Sub-Regional Office from Employees Pension Fund Account No. 10 and forwarded to the designated bank for deposit in the account. (The service charges payable to the designated bank should not be deposited in this account). No amount should be withdrawn by the operating officer.

The Assistant Provident Fund Commissioner (Pension), Controller of Pension and the Regional Provident Fund Commissioner incharge of the SRO/Region are authorised to operate this account. This account is operated without cheque (withdrawal) facility.

The details of operation of this account are given in Part-III of this Manual.

#### 6.14. **CONFIRMATION ON TRANSFER OF FUNDS**

_	ub-Regional Office should furnish the monthly statement on nic Transfer from the State Bank of India, Link Branch to the
	nc Hanster from the State Bank of fidua, Eink Branch to the central
•	
Ofice, separately for each according	unt:-
	Regional Office/Sub-Regional Office
Transfer to Account No.5/11/25	5/4/24
	(Name) / Station/State
Transfer from Link Branch:	
for the month of:	

S.No.	Date of T.T	Amount	Dt.of debit in link Branch	Remarks
.003 .009 vice 107, 100 cusp 100, 100 feb die Ver <sup>Alle</sup> 440 die Alle 100 cusp	***************************************	, the last little part and the last last little and the last last last last last last last last	***************************************	**********
	•			
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		************************	***************************************	*
Total	•			
	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~		****	

On receipt of the above statement the Regional Commissioner (F & A) in Central. Office should ensure the correctness with reference to the Cash Book/Bank statement and any discrepany the same should be rectified at once, in conslutation with Regional Office/Sub-Regional Office & State Bank of India.

#### 6.15 **FUND MANAGEMENT**

- 6.15.1 The effective fund management, including its prompt transfer to the Investment account, is the prime responsibility of Regional Provident Fund Commissioner (F & A)-Central Office/ Regional Office. He will ensure proper maintenance of Bank account through Assistant provident Fund Commissioner (Banking) /(Cash) who will keep a Close liasion with the Bank and Operate the funds to the utmost satisfaction of beneficiaries of the fund and the interest of the Fund.
- 6.15.2 The Regional Provident Fund Commissioner (F & A) shall convene a periodical meeting with the liasion Officer of the bank at the appropriate level and sort out the operational difficulties faced by the Regional Office/Sub-Regional Offices. The interest of the Fund should be the Prime concern and wherever the challans and/or remittances are made but not credited or the Cheques are not cleared or the interest on Saving Bank accounts and belated credits are not received, and the amount lying in the pipeline is causing loss to the Fund, wrong credits/debits and similar issues should be tackled without any loss of time.
- 6.15.3 The Regional Provident Fund Commissioner in-charge of the Region and Financial Advisor & Chief Accounts Officer in Central Office should review the Banking operation every quarter for its smooth functioning. The matters that are to be resolved with the Central Office of the State Bank of India, should be taken up at the level of Financial Advisor & Chief Accounts Officer and through the Finance & Investment Committee.

(To be printed on the coverpage of challan bookleat)

### INSTRUCTINS FOR FILLING UP THE CHALLANS

- 1. The challans should be prepared in quadruplicate. The original and duplicate will be retained by the bank and triplicate and quadruplicate will be returned by the bank to the depositor;
- 2. The Cash/local cheques may sent to a branch of the State Bank of India (if allowed, to the subsidiary of the State Bank of India) alongwith the challans, duly furnishing the details of cash/cheques on the reverse of the challan and other particulars duly filled in:
- 3. The establishment code No. should be indicated clearly in the block provided in the challans; for example: TN/TR/2760 should be written as

TN TR 0 2 7 6 0

4. Date of payment, for example 6.9.1997 should be shown as:

0 6 0 9 1 9 9 7

- 5. As required under the Scheme, the employer should issue only <u>local</u> cheques in case of remittance of cheques. NO outstation cheque will be entertained by the Bank/Regional Officer and Sub-Regional Office;
- 6. Receipted triplicate challan should be sent to the Regional Provident Fund Commissioner promptly alongwith the concerned monthly returns on due date.
- 7. The date of presentation of cheques at the state Bank of India should be indicated on the appropriate column of the challan or on the reverse of the challan or in the copy of the letter forwarding the cheque.

#### 8. **DUE DATE**:

The monthly dues should be deposited before 15th of the month following to which remittance relates. All belated deposits will attract levy of penal damages and payment of interest. Deposits towards penal damages should be made through a separate challan.

### **ORIGINAL**

# (USE SEPARATE CHALLAN FOR EACH MONTH) CHALLAN

# STATE BANK OF INDIA EMPLOYEES' PROVIDENT FUND ORGANISATION

ESTAB	LISHMENT CODE No.		PA	ND BY :	CASH/CHEQUE/DRAFT
DUES F	FOR THE MONTH OF	Y Y Y Y 1 9 1 9 1 9 1	DATE OF PA	YMENT	D M M Y Y Y Y
S.No.	Particulars		AMOUNT Rupees	Paise	SEAL OF THE BANK
1.	Employer's share of PF Contri	oution			
2.	Member's share of PF Contrib	ution			
3.	Employer's share of Past Conf	ribution			
4.	Member's share of Past Accur	nulations	,		
5.	Penal damages				•
6.	Interest on Securities				
7.	Miscellaneous		,		•
	<u> </u>	TOTAL			
Name of Address	to the credit of EPF A/c. No. 01 of Establishment		. Amount R	Received Rs.	(for Bank's use only)
	ure of the Depositor		Date of P	resentation	DD MM YYYY
-		_			1 9
Name	of the Depositor	• • • • • • • • • • • • • • • • • • • •	Date of R	ealisation	1 9
			H. Cashie	er P.O./Scrol	I Tr. (P.T.O.)
			_		
	•		U		
		To be filled	in by the E	mployer	
Particu	ulars of DRAFT/CHEQUE : (If pa	yment is by cheque	*)		
Name	of the Bank				
Branch	h				
Draft/0	Cheque No.				
•	DD MM Y Y Y	Y			
Date :				<b>\</b>	
Details	s of Cash (Notes & Coins)	Amount			
Denor	nination No.	Rupees	P	aise	•
		Total			
			-		

(Size: 19 x 13 cm Colour — White)

#### **ORIGINAL**

# CHALLAN STATE BANK OF INDIA EMPLOYEES' PROVIDENT FUND ORGANISATION

ESTAB	BLISHMENT CODE No.		P	AID BY :	CASH/CHEQUE/DRAFT
DUES	FOR THE MONTH OF	Y Y Y Y	DATE OF P		D M M 'Y Y Y Y
S.No.	Particulars	•	AMOUNT Rupees	Paise	SEAL OF THE BANK
1.	Administration Charges				
2.	Inspection Charges				
3.	Penal damages				
4.	Miscellaneous				
		TOTAL			
	to the credit of EPF A/c. No. 02				(for Bank's use only)
	S				
	ure of the Depositor		Date of P	resentation	D D M M Y Y Y Y
Name o	of the Depositor		. Date of R	ealisatio <del>n</del>	1 9
			H. Cashie	r P.O./Scroll Tr	. (P.T.O.)
					•
			<b>Q</b>		
		To be filled	l in by the E	mployer	
Particul	lars of DRAFT/CHEQUE : (If pa	syment is by cheque	9)		
Name o	of the Bank		Prim.		
Branch					
Draft/C	heque No.		•		•
	DD MM Y Y Y	· <b>Y</b>			
Date :	1 9				
Details	of Cash (Notes & Coins)	Amount		······································	`
Denomi	ination No.	Rupees	Pa	ise	,
		Total			

(Size: 19 x 13 cm Colour — Yellow)

#### **ORIGINAL**

# CHALLAN STATE BANK OF INDIA EMPLOYEES' PROVIDENT FUND ORGANISATION

ESTAB	ISHMENT CODE No.		PA	MD_BY:	CASH/CHEQUE/DRAFT
DUES F	FOR THE MONTH OF	Y Y Y Y 1 9 1 9 1	DATE OF PA	AYMENT D	D M M Y Y Y Y
S.No.	Particulars		AMOUNT Rupees	Paise	SEAL OF THE BANK
1.	Employer's FPF Contribution				
2.	Penal damages				
3.	Miscellaneous			_	
		TOTAL.			
Cold in	to the credit of FPF A/c. No. 10 o	n hahalf af	(in words)		ees
Name ( Addres	of the Depositor		. Amount R . For chequ . Date of P	Received Rs.	(for Bank's use only)  D D M M Y Y Y Y Y 1 9 1 9 1 9 1 9
Particu	ilars of DRAFT/CHEQUE : (If pay		<b>②</b> d in by the E	er P.O./Scroll	
Name	of the Bank				
Branch					
Draft/C	Cheque No.				
Date :	D D M M Y Y Y	Ť			
Oetails	of Cash (Notes & Coins)	Amount			
Denon	nination No.	Rupees	F	Paise	
		Total	,		

(Size: 19 x 13 cm Colour — Pink)

Account No. 21 (EDLI)

#### **ORIGINAL**

# CHALLAN STATE BANK OF INDIA EMPLOYEES' PROVIDENT FUND ORGANISATION

ESTABLISHMENT CODE	No.	PAID BY :	CASH/CHEQUE/DRAFT
DUES-FOR THE MONTH	OF M M Y Y Y Y	DATE OF PAYMENT	D D 1M M Y Y Y Y
S.No.	Particulars	AMOUNT Paise Rupees	SEAL OF THE BANK
EDLI Fund Contri	bution		
2. Penal damages			
3. Miscellaneous			
	TOTAL		
Paid into the credit of EDLi	A/c. No. 21 on behalf of		upees
		Amount Received F	(for Bank's use only)
			DD MM YYYY
Signature of the Depositor		. Date of Presentatio	19
Name of the Depositor	• • • • • • • • • • • • • • • • • • • •	. Date of Realisation	1 9
	•	H. Cashier P.O./Sc	roli Tr. (P.T.O.)
	The transfer of	<b>2</b>	_
Particulars of DRAFT/CHF	QUE : (If payment is by chequ	d in by the Employe	er e e e e e e e e e e e e e e e e e e
1 di Bodiai 5 di Oroni il monte	. (ii paymont to by drock		
Name of the Bank		*	
Branch			
Draft/Cheque No.	•		
			N
	YYYY		•
Date:	1 9		4.
Details of Cash (Notes & C	Coins) Amount		_
Denomination No.	Rupees	Paise	-
	Total		•

(Size: 19 x 13 cm Colour — Blue)

### **ORIGINAL**

# CHALLAN STATE BANK OF INDIA EMPLOYEES' PROVIDENT FUND ORGANISATION

ESTAB	LISHMENT CODE No.		P/	AID BY :	CASH/CHEQUE/DRAFT
DUES	FOR THE MONTH OF	Y Y Y Y 1 9 1 1 9 1 1 1 1 1 1 1 1 1 1 1	DATE OF PA		D M M Y Y Y Y 1 9 1 9
S.No.	Particulars		AMOUNT Rupees	Paise	SEAL OF THE BANK
1.	Administration Charges				
2.	Inspection Charges				
3.	Penal damages				
4.	Miscellaneous		······································	<del>                                     </del>	
	L	TOTAL			
Name o	to the credit of EDLI A/c. No. 22 of Establishment	• • • • • • • • • • • • • • • • • • • •	Amount R	teceived Rs	(for Bank's use only)
			r or criequ	ies omy	DD MM YYYY
Signatu	re of the Depositor		Date of P	resentation	1 9
Name o	of the Depositor		Date of R	ealisation	1 9
	*		H. Cashie	r P.O./Scroll Tr	. (P.T.O.)
					•
			<b>2</b>		
		To be filled	in by the E	mployer	
Particul	lars of DRAFT/CHEQUE : (If page)	yment is by cheque	)		
Name o	of the Bank	,			
Branch			•		
Draft/C	heque No.				
	D D M M Y Y Y	<b>v</b>			
Date :	19	<b>.</b>			
DQLO .			~		
Detaile	-f-O (N)-A 2 (O-')				
Derona	of Cash (Notes & Coins)	Amount			
s.	or Cash (Notes & Coins) ination No.	Rupees	P	aise	<u> </u>
s.		<u> </u>	P	aise	
s.		<u> </u>	Pi	aise	

(Size: 19 x 13 cm Colour — Green)

### CHAPTER - 7

### CASH BRANCH

SI.	Contents	Para	Page No
0.		~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	****
	Cash branch	7.1.	7/1
	Functions of Cash Section	7.2.	7/1
	Maintenance of Cash Book	7.3.	7/2
	Writing of Cash Book	7.4	7/3
	Printing of Cash Books	7.5.	7/4
	Operation & closing of Cash Books	7.6.	7/5
	Cash Book (Cash)	7.7.	7/5
	Valuable document Register	7.8.	7/6
	Subsidiary Cash Book (Receipt)	7.9.	7/8
0.	Subsidiary Cash Book (Payment)	7.10.	7/9
u. 1.	Cash Book (Bank)	7.11.	7/10
2.	Pagister of Special Reserve Fund (SRF)	7.12.	7/14
2. 3.	Register of UCD (Un-Claimed Deposit)	7.13.	7/14
<i>3</i> . 4.	Register of Pension Fund	7.14.	7/14
<del>4</del> . 5.	Surprise Check	7.15.	7/14
5. 6.	Scroll Inward Register	7.16.	7/15
0. 7.	Remittance Register	7.17.	7/16
8.	Mode of payment	7.18.	7/16
	Issue of M.O./Cheque- Procedure	7.19.	7/16
9. !0.	Un-Disbursed Money Orders .	7.20.	7/18
:0. !1.	Checking of Schedule of Payments	7.21.	7/19
22.	Transfer of Funds -Procedure	7.22.	7/20
.2. 23.	Requision of Fund- Procedure	7.23.	7/22
.s. 24.	Specimen signature	7.24.	7/25
.4. !5.	Cheque Books	7.25.	7/25
	Despatch of Cheques	7.26.	7/28
26.	Classified summary of Receipts & Payments	7.27.	7/30
27. 28.	CRAS-CPAS	7.28.	7/30

#### CHAPTER-7

#### **CASH BRANCH**

- 7.1.1. In the field of service to the subscribers the Cash Section plays a vital role and considered as a nucleous to an office.
- 7.1.2. Consequent to the development of computer software Viz. CRAS (Computerised Receipt Accounting System) & CPAS (Computerised Payment Accounting System) and thereby aiming at accuracy & speed, the area of work in the Cash, both on the receipt and Payment side have been computerised.
- 7.1.3. The Cash Section should be exclusively under the charge of an Assistant Provident Fund Commissioner, who is responsible for efficient and prompt service in the Cash Section. He should be assigned with the responsibilities, which are given in Chapter 3 of this Part of the Manual. He is assisted by A.A.O./S.S. and Cashier. The Specimen signature of RPFC (F&A), Regional Provident Fund Commissioner in-charge of Regional Office/Sub-Regional Office and Assistant Provident Fund Commissioner (Cash) should be kept on record with the SBI link-branch for operating the various bank accounts. APFC is empowered to authorise & sign the Cheques under Account No. 1,2,10,21 & 22 without any monitory limit. However, this will be subject to any instructions/restrictions that may be issued by the Central Office in operating the accounts.

#### 7.2. FUNCTIONS OF CASH SECTION

7.2.1. The work in Cash Section is broadly divided into two parts, viz., Receipt side and Payment Side. The principle functions of the Receipt wing and Payment wing are as follows:-

#### **RECEIPTS:-**

- 1. To ensure Receipt of challans and Bank statements on due dates. To keep a watch on missing credits and non-receipt of challans.
- 2. Preparation of all subsidiary Cash Books and prompt rendition of schedule of receipts to the Accounts Section and Penal Damages Cell.
- 3. Reconciliation of receipts in various accounts and proper maintenance of Cash Books.
- 4. Adjustment of erroneous receipts and transfer from one account to another.
- 5. Proper maintenance of challans, Bank statements, etc.
- 6. To watch realisation of interest on all accounts and also interest on belated transfer and credit of funds from Base Branch to Link Branch.
- 7. To keep Liasion with SBI Link Branch.

#### PAYMENTS:-

- 1. Maintenance of Cash Book (Cash) and Cash Book (Bank) (Payment side), Cheque Books, Blank Money Order forms, valuable document register etc.
- 2. Preparation and rendition of all returns after ascertaining the details on receipt side.
- 3. Maintenance of Scroll Inward register and its Reconciliation.
- 4. Issue of cheques and Money orders in all cases of authorisation under the three Schemes.
- 5. To ensure periodical transfers on due dates to other accounts and for investment.
- 6. Forwarding of paid duplicate copy of scroll to accounts section.
- 7. Preparation of monthly reconciliation statement of all cash books.
- 8. Preparation of monthly classified summary of receipts and Payments in respect of all accounts.
- 9. Preparation of Balance sheet & Income and Expenditure Statement.
- 10. Receiving of undelivered Money order/Cheques and forwarding of intimation to Accounts Branch and watching recredit intimation.
- 11. Despatch of cheque /Money orders/Letters from cash section.
- 12. Disbursement of Pay & Allowances and maintenance of connected register.
- 13. Watching of Money Order acknowledgement receipts etc., and correspondence thereon.
- 14. To send the challans & Scrolls to the E.D.P. to generate output reports as per the CRAS and CPAS Software to the extent they related to Cash accounting.

#### 7.3. MAINTENANCE OF CASH BOOK-ACCOUNTING FORM OF CASH BOOK

7.3.1. All money transactions to which any officer or a member of the staff in his official capacity, is a party should immediately and without reservation be brought to account in the books of the Employees' Provident Fund. All contributions paid under the Scheme and all other moneys received on behalf of the Fund should be deposited in full into the State Bank of India for credit to the appropriate account. These deposits may be made by the employers themselves, or by the Regional Provident Fund Commissioner or Officer-in-charge of Sub-Regional Office, where the contributions are received by them by local Cheque or bank draft or in Cash. All the moneys in cash or in cheque will be tendered to the Bank by the employers together with challan forms in quadruplicate. The original copy of the challan will be retained by the Bank, the duplicate receipted copy forwarded to the Regional Commissioner of the region or Officer-in-charge of Sub-Regional Office concerned

alongwith the daily advice of credits and the triplicate and quadruplicate receipted copies handed over to the depositor.

- 7.3.2. The Cash book in which the above transactions have to be entered should be maintained in such a form as would release reliable and correct figures for the purpose of incorporation in the Income and Expenditure Account and Balance Sheet at the end of each year. The forms of Cash Books have been so devised with an eye on proper classification of the receipts and expenditure under prescribed budget heads even at the outset so that the annual reconciliation might be made easily and in a systematic manner.
- 7.3.3. The following Cash Books are required to be maintained in the Regional/Sub-Regional/Sub-Accounts Offices:-
- (a) Cash Book (Cash)
- (b) Subsidiary Cash Books for account No. 1,2,10,21 & 22.
- (c) Cash Book (Bank) for Account No. 1,2,10,21 and 22.

  [Since the Associate Banks of State Bank of India will act only as collecting agent, no separate Cash Book is required to be maintained in respect of Associate Banks].
- 7.3.4. The following Cash Books are required to be maintained in Central Office:-

Central Office - Cash Section (Local Administration)

Cash Book (Cash)

Cash Book (Bank) for Account No. 4-A

Central office - Finance and Accounts: (Banking)

Cash Book (Bank) for Account No. 4 and 24,5,8,9,11 & 25

- 7.3.5. In addition to the Cash Books mentioned above the **following** Registers should also be maintained in the Central Office:-
- i. Register of Special Reserve Fund (including DRF) (Banking Section).
- ii. Register of Unclaimed Deposit Account (Banking Section).
- iii. Register of deposits held in Public account (Investment Section)
- iv. Register of Investments. (Investment Section)
- 7.3.6. Proforma:- The aforesaid Cash Books/ Proforma Account/ Investment Section Registers should be maintained in the respective special proforma shown in Chapter 17 of this Part of the Manual.

#### 7.4. WRITING OF CASH BOOKS

7.4.1.1. Any erasure or overwriting of an entry once made in a Cash Book is strictly prohibited. If a mistake is discovered, it should be corrected by drawing the pen through the incorrect entry and inserting the correct one in red ink. The Officer operating the account should attest every such item with his dated initials.

- 2. Private Cash will in no circumstances be mixed with the moneys of the Fund.
- 3. A Group-D servant should never be employed for fetching money from the bank.
- 4. All signatures and initials in a Cash Book should be dated.
- 5. Printed receipt for moneys received whenever required to be furnished will be rendered by the Officer operating the relevant account.
- 6. The amount shown in the receipt should invariably be written in figures as well as in words and should be verified by the drawing officer with the Cash Book entry before the receipt is signed.
- 7. Whenever the Cash Books are not in use, they should be kept safely inside steel cabinets under lock and key.
- 8. The Cash Books should not be sent outside the Cash section, except for production to Audit with due acknowledgement.
- It would be the duty of the Cash Section not only to write the Cash accounts every day properly and systematically but also to ensure the Physical safety of the books at all times.
- 10. All monetary transactions should be entered in the Cash Books as they occur and attested by the Assistant Provident Fund Commissioner (Cash) in token of Check.
- 11. The Cash Book should be closed daily and completely checked. The A.P.F.C, (Cash) should verify the totalling of the Cash Book or have this done by some responsible subordinate other than the writer of the Cash Book and initial it as correct.

#### PROPER MAINTENANCE OF CASH BOOKS

In view of the technicalities of accounting involved in the maintenance of the aforesaid Cash Book it is essential that the responsibility for their proper maintenance be entrusted to an Assistant Provident Fund Commissioner. The Assistant Provident Fund Commissioner will not only ensure that the day to day entries in the Cash Books are correctly made but also be responsible for monthly reconciliation between the Cash Books balances and the balance in the Bank statement being made regularly every month and attested by him.

#### 7.5. PRINTING AND STOCK OF CASH BOOKS

Cash books should be got printed in bound volumes with thick and durable paper and the pages should be got serially machine numbered. The size of the book and no. of folios in each should be adhead to the prescribed limitation size 15" X 15" No. of folio 200. Sufficient copies of these books should be obtained and stocked in advance. No other book obtained from the market should be taken into use under any circumstances. Before each Cash Book is taken into use the pages in the book should be checked up thoroughly and if found in order, a Certificate indicating the number of pages contained therein should be recorded on the first inner page by the officer operating the Cash accounts. This procedure is designed to avoid chances of any fraud or interpolation being committed.

#### 7.6. OPERATION AND CLOSING OF CASH BOOKS

All the Cash Books referred to above should reflect the exact position of all monetary transaction as soon as they occur day by day. All entries therein should be made under the dated initials of the Officer authorised to operate the accounts concerned. The entries for the entire month as also the balance at the end of the month should be reconciled with those in the bank statements. A Certificate of such reconciliation should be recorded in the Cash Books every month (i.e. 7 days from the close of each month) over the signature of the Assistant Provident Fund Commissioner. The Officers for whom power has been delegated to operate the Bank accounts are authorised to operate the Cash Book.

#### 7.7. CASH BOOK (CASH) AND CASH BOOK (BANK)

- 7.7.1. Two types of Cash Books, viz. Cash Book (Cash) and Cash book (Bank) will be maintained in the Cash Section of Central /Regional/Sub-Regional/Sub-Accounts Offices.
- 7.7.2. Cash Book (Cash) will be utilised to record the receipt of all cheques /DDs received from the employers and Cash from staff and others and their deposits into the State Bank of India. The self cheques drawn by the authorised officer and the disbursement thereof and the Cheques/Cash in hand will also be recorded in this Cash Book.
- 7.7.3. A separate Cash book (Bank) will be maintained in respect of each account. The Cash Book (Bank) will be utilised to record the credits and deposits in the respective Employees' Provident Fund Accounts as reported by the State Bank of India through Credit/debit advises and receipted challans.
- 7.7.4. A brief description of the method of recording the transaction in these Cash Books is given below:

#### CASH BOOK (CASH)

- 7.7.5. The Cash book (Cash) is intended to include all the receipts and payments in Cheques/Cash in respect of account Nos. 1,2,10,21 and 22 and it will be provided with columns to account also for the cash received by encasement of self Cheques on account of Pay of establishment, T.A. and their disbursement etc. It will be closed daily. The format of this Cash Book is given in Chapter 17.
- 7.7.6. In the 'Remarks' column (Payment side) the date of credit should be indicated with reference to the receipt triplicate challan/credit advice and A.P.F.C., should attest the same.
- 7.7.7. The classification of the expenditure from Administration accounts (No. 2 & 22) under the various budget heads will be secured by maintenance of a separate compilation sheet (Chapter 17) and contingent register in which voucher wise expenditure should be booked under each head of account and consolidated at the end of the each month.
- 7.7.8. In respect of dues towards EPF/Pension Fund/IF received from the establishment in the form of Cheques, a stamped receipt may be given by the authorised Officer in the prescribed form. (Ref. Chapter 17)

7.7.9. In support of Cash Book (Cash) a valuable document register for receipt and disposal of Cheques/Demand Draft should be maintained in the Cash Section.

#### **DISHONOURED CHEQUES**

7.7.10. If any cheque from an employer in payment of their dues is dishonoured, an entry in the 'Remarks' column in red ink reading 'Cheque dishonoured' should be made on the payment side of the Cash Book against the entry concerned. Simultaneously a stamp reading 'Cheque Dishonoured' should be affixed on the office copy of the relevant receipt granted to the remitter over the initials of the Cashier and the Officer authorised to issue the receipt.

#### CASH BOOK (CASH) FOR CENTRAL OFFICE

7.7.11. A Cash book (Cash) is also required to be maintained by the Cash Section in the Central Office to record all the receipts and payments in Cheques/Cash in respect of Account No. 4-A. This will also be maintained as per the cash book (Cash) applicable to Regional Office /Sub-Regional Office. Similarly, NATRSS (Apex & Zonal) shall maintain a cash Book (Cash).

# 7.8. MAINTENANCE OF VALUABLE DOCUMENT REGISTER FOR RECEIPT & DISPOSAL OF CHEQUES/DDs ETC., ACCEPTANCE OF CHEQUES

- 7.8.1. Normally, the monthly dues towards contributions, Administrative charges, Inspection charges, etc., payable to the Fund by the establishments are required to be deposited by means of Cash/Local cheque /D.D. into the nearest branch of the State Bank of India.
- 7.8.2. In accordance with the provisions contained in the 2nd proviso to sub-para 1 of para 38 of the Employees Provident Fund Scheme, 1952, the employers can pay their dues direct to the Regional Provident Fund Commissioner/Officer-in-charge of Sub-Regional Office. In such cases the Cheque/DDs received from the employers should be accepted and the date of despatch of Cheque/DD to the Regional Provident fund Commissioner/Officer-in-charge of Sub-Regional office as indicated in its forwarding letter or otherwise will be taken as the "date of payment".

The outstation cheques received from employers are not to be accepted as per the provisions of paragraph 38 of the scheme. In case of realisation of arrear dues from the defaulted establishment either through the enforcement officer of through the recovery officer (under section 8 of 'Act') the authorities should be advised to obtain preferably 'demand drafts', payable at the station where the regional office/sub-regional office is situated, to whom the dues relates.

# DISPOSAL OF CHEQUES (MAINTENANCE OF VALUABLE DOCUMENTS REGISTER)

7.8.3. The local cheques /DDs received from the employers, Life Insurance Corporation of India, exempted funds and others are to be received in 'dak' section. These local Cheques, DDs etc. will be entered in the centralised 'valuable document register' on the same day of receipt and delivered along with the envelope to the officer-in -charge of cash

section, in person, by a responsible official. The officer -in-charge will acknowledge in the register and the cheques will be handed over to the Cashier. Cash section will maintain a separate 'valuable documents register' for watching the receipt and disposal of local cheques, DDs etc. (Ref. Register in chapter 17). Cashier will arrange to enter all the cheques, DDs etc., in the register on the same day of its receipt in cash section. Simultaneously the Cheque received, on each day, under each account will be entered in the Cash Book (Cash). The date of receipt of Cheques in the Cash Section, date of entry in the valuable document register and entry in the Cash book (Cash) (Receipt side) should be one and the same and this item of work should not be postponed to the next day on any account. It should be ensured that the time lag between the date of establishment's letter and actual date of despatch of Cheque (as verified from the envelope) is reasonable. After preparing the necessary challans the cheques should be sent to the State Bank of India by making suitable entry in the Cash book (Cash) and valuable document register. Simultaneously an intimation will be sent to the concerned accounts section regarding the receipt of cheques and its forwarding to the State Bank of India. This intimation is only for information of the accounts so as not to include the establishment in Defaulters list. No remittance entry need be made in the DCB Register at this stage. The actual date of realisation will be watched through the valuable document register by cash section. In case of dishonour of cheques, Cash section will intimate the position to the establishment with a copy to accounts section. In the valuable document register a note should be kept about the dishonour of cheques. Bank Commission charged, if any, on such transaction will be initially borne by debit to Employees' Provident Fund Account No.2 /22. Accounts Section will record the amount due towards Bank Commission under dues column of Account No. 2/22 in DCB register for its realisation. Action should be initiated against the employer/depositer for the dishonour of cheque.

- 7.8.4. On presentation of cheques to the State Bank of India, Cash section will receive the Triplicate challan which will be sent to the concerned accounts section only after ensuring the realisation of cheque and corresponding credits given in the respective accounts. On the reverse of the triplicate challan cash section should indicate the date of forwarding of cheque by the employer for the purpose of levy of damages in case of belated payments. The DCB register maintained by accounts section will then be completed towards the remittance portion. Offier-in-charge of Cash Section will issue a stamped Receipt to the remitter immediately on receipt of Cheques. Such receipts should bear the words, "Receipt issued subject to realisation of Cheques". The quadruplicate challan will be retained by the Cash Section.
- 7.8.5. The Valuable documents Register should be kept under lock and key when not in use. The Cheques/DDs received should be sent to the State Bank of India on the same day or the following day and no cheque should be detained for more than 2 days. In case the Cheques are received without any details, regarding the quantum of amount payable in various accounts etc., Accounts Section should be consulted and Cheques should be deposited in the account in which dues are expected. On clarification, necessary adjustment can be made. Cash Book (Cash) should reflect the day-to-day position of cheques kept pending in the office. Cashier will be responsible for the safe custody of these cheques till their deposit into the State Bank of India.
- 7.8.6. While preparing the 'Schedule of receipts' the 'date of payment' (i.e.date of forwarding of cheques as found in the forwarding letter) in respect of cheques received direct by Regional Office/Sub-Regional Office should be indicated in the 'remarks' column for the use of accounts section.

# 7.9. SUBSIDIARY CASH BOOK (RECEIPT) FOR ACCOUNT NO. 1/2/10/21/22 (Schedule of receipt)

- 7.9.1. The subsidiary Cash Books for Account Number 1,2,10,21and 22 will be maintained in the prescribed format (Ref.Chapter.17) and they will be known as Schedule of Receipts. The postings in these books will be made from the duplicate challans group wise and the Schedule of receipts obtained simultaneously by carbon process, will be supplied to the Accounts section, monthly after the total for each month is tallied with the receipt figures in the Cash Books (Bank) and the Bank statement for that month. All the branches of the State Bank of India have instructions that the Bank statement should be supplied to the Regional Commissioner /Officer-in-charge of Sub-Regional offices every week.
- 7.9.2. The receipted duplicate challans received from the State Bank of India will be verified (with the branch wise statement accompanied the challan) to ensure the receipt of all challans for which credit is given in the branch wise statement/daily credit advice. If any remittance shown in the branch-wise statement is not supported with the challans, a list of such cases should be prepared and sent to the respective branch with a copy to the link branch. However the details regarding the Code No., name of the remitter and amount may be taken for posting in the subsidiary cash book, without waiting for the receipt of duplicate challans. While doing so, it should be ensured that the amount for which the duplicate challans are not received is duly included in the credit given by the Bank in their daily advice. The total amount reflected in all the branchwise statements should tally with the corresponding daily credit advice sent by the Link Branch. On receipt of weekly Bank statement from the Link Branch, it should be ensured that the amount credited through daily credit advice are correctly included in the weekly statement. Any discrepancy or omission should be brought to the notice of Link Branch. The daily credit advice duly supported by the respective branchwise statements should be filed separately and consulted as and when necessary. These advises and statements for a month will provide the details of all remittances made during the month and credited by the State Bank of India.
- 7.9.3. Similarly, wrong credits /erroneous credits and in-correct entries should be intimated to the Bank for rectification.
- 7.9.4. All receipted duplicate challans should be given credit item No. at the right hand top corner of the challan as well as in the daily credit advices/Bank statements against the respective entry in red ink. The challans should be assigned with the respective accounts Section /Group No. The challans should then be sorted out groupwise preferably with the use of pigeon hole, specially designated for this purpose. The sorted groupwise challans should be taken up for posting in the subsidiary Cash book. The date of credit given in the credit advices/Bank statement should also be indicated on the reverse of the last challan for the sake of preparing the subsidiary cash book on day-to-day basis.
- 7.9.5. While posting the challans in the groupwise subsidiary Cash Book, the date of payment as indicated in the date seal of the bank should only be taken as date of remittance. The correctness of amount in words and figures should be verified. The classification of remittance as indicated in the challan should be noted and the amount posted in the respective column and also in the total column. The month or period for which remittance made should also be indicated. The total of each column and also in the total column in the groupwise subsidiary Cash Book should be struck. The daily total of each Section thus arrived should then be extracted to a register for the purpose of daily reconciliation with the Bank statement.

The grand total of all the groupwise subsidiary Cash Books (after due reconciliation) should only be posted in the Cash Book (Bank) of the respective account.

- 7.9.6 The posting in the subsidiary Cash Book, daily reconciliation register and Cash Book (Bank) should be initialled by the dealing hand and checked by the Section Supervisor 100%.
- 7.9.7 The Officer-in-Charge of the Receipt side of Cash Section should check the entries made each day in the subsidiary Cash Books and ensure the correctness of the daily reconciliation. The Cash Book (Bank) should also be attested by Officer-in-Charge, daily.
- 7.9.8 At the end of each month, the monthly reconciliation of Receipts should be drawn up in the Cash Book (Bank). The perforated duplicate copy of the monthly subsidiary Cash Book will be sent to the concerned accounts Section/group on or before 10th of each month as 'Schedule of Receipt'. The Receipt side of the Cash Section should obtain a Certificate from the accounts Section before 15th of the each month regarding its correctness and any-discrepancy reported by the Accounts Group should be taken up for rectification.
- The form of this subsidiary Cash Book will be same as the receipt side of the main cash book concerned i.e. Account No.1, 2, 10, 21 and 22, as the case may be. Even as the entries are made in the Schedule of Receipts carbon copies thereof will be taken and retained till the end of the month for being issued subsequently as "Schedule of Receipts" to the group concerned after due reconciliation with the entries in the Bank Statement. On the basis of these schedules, the groups in the Accounts Branch would check up correctness of the figures of Contributions/Administrative Charges/Inspection charges already entered in their DCB Register of contribution/Administrative charges/Inspection charges from the triplicate copies of the monthly challans. If there is any discrepancy it should be settled as indicated below:

If any figure found in the Schedule of Recipts is not found entered already in the Demand collection Balance Register, the said figure should be entered from the Schedule of Receipts, after ensuring that the credit relates to the respective establishment.

If any figure already entered in the Demand Collection Balance Register is found missing from the Schedule of Recipts or varies from the figures shown in the Schedule of Receipts, the relative challan, should be sent to the Cash Section for the matter being taken-up with the State Bank of India.

The duplicate challans should be stitched groupwise and monthwise and preserved. The Bank Statement and advises should also be stitched and preserved in the Cash Section.

#### 7.10. SUBSIDIARY CASH BOOK FOR PAYMENTS

7.10.1. Pending application of Software on CPAS the Cash Section shall maintain section-wise Subsidiary Cash Books for payments. This subsidiary Cash Book should be completed with reference to M.O./Cheque issued as per the authorisation in the Claim. While signing the Cheques, the Assistant Provident Fund Commissioner to attest the entries in this Subsidiary Cash Book. The Section-wise daily total should be struck and the same entered into the relevant Cash Book (Account No. 1/10/21).

#### 7.10.2. FORMAT OF SUBSIDIARY CASH BOOK (PAYMENTS)

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SI. No.	Date	•	P.F.A/c No.	Name	Adv./W/d	Tr.
(1)	(2)		(4)	(5)	(6)	(7)
٠,						

Benefit	Others	Cheque No. & Date	Remarks	Initials
(8)	(9)	(10)	(11)	(12)

#### 7.11. CASH BOOK (BANK) ACCOUNT NO. 1

7.11.1. A Cash Book (Bank) for account No.1 (EPF Contribution account) should be maintained in the prescribed form (Ref. Chapter 17). Receipt entries in respect of Provident Fund Contribution and other related dues should be made on day to day basis with reference to the total of all subsidiary Cash Books. Payment entries should be made with reference to the cheques issued towards benefits under EPF Scheme '52 and intimations from the Bank regarding the transfer of funds to Account No.5 and also transfer to other accounts, towards rectification of error (including transfer of EPF/Pension dues in respect of optees to A/c No.10). Cancelled Cheques should be entered as minus entries on the payment side.

#### **CASH BOOK (BANK) ACCOUNT NO.2**

7.11.2. A Cash Book (Bank) for Account No.2 (EPF-Regional Administration Account) should be maintained in the prescribed form (Ref. Chapter 17) with detailed receipt and payment classified heads. The form has been devised to enable making of postings with reference to the expenditure under budget heads and receipts under classified recovery heads. Receipts entries in respect of administration /inspection charges etc. should be made with reference to the total of all subsidiary cash books on day to day basis and bank advises. Payment entries should be made with reference to (i) the cheques drawn by the APFC (ii) intimation from the bank regarding automatic transfers to account No.4 and (iii) Bank advice in respect of the orders issued by the authorised officer for transfer to Account No.4 and 8.

#### UNDISBURSED PAY REGISTER

7.11.3. A record of the cases of undisbursed Pay and Allowances should be maintained in a separate register (in proforma shown in TR-71) (Ref., Chapter 17) for facility of proper accounting of the amount of pay drawn from the bank in cash and the amount actually disbursed.

#### CASH BOOK (BANK) ACCOUNT NO. 4

7.11.4. On the lines similar to those mentioned in respect of Account No.2, the Cash Book Account No. 4 will be maintained by the Central Office in the prescribed form (refer chapter 17). Receipt entries should be made on the basis of the Bank Advices towards Transfer received from Account No.2. Payment side will be operated with reference to (i) Cheque/Advice drawn/issued by the Authorised Officer towards Transfer to Account No.4-A (Central Office-Local Administration Account). Account No.9 and 2 and also for investment of surplus funds in this account.

#### CASH BOOK (BANK) ACCOUNT NO. 4-A:

7.11.5. A separate Cash Book (Bank) shall be maintained by the Cash Section functioning under the Regional Provident Fund Commissioner(LA) in Central Office. The Receipt entries shall be made with reference to the Transfer of Funds received from Account No.4 (Central Administration Account) through the Transfer Advice received from State Bank of India, New Delhi. In addition, the Miscellaneous Receipts will also be entered in this Cash Book.

Payment side of the Cash Book will be operated for payment of administrative expenditure of Central Office through Cheque. Transfer to Account No. 8 shall be made on the basis of advice issued by the authorised officer.

#### CASH BOOK (BANK) - NATRSS (Apex & Zonal Institutes)

7.11.6. The Cash Book shall be maintained and operated in the same manner as that of Account No. 4A kept by the Cash Section in Central Office and follow the procedure prescribed in the maintenance of Cash Book and issue of cheque, etc.

#### CASH BOOK (BANK) ACCOUNT NO.5 (EPF INVESTMENT ACCOUNT)

A Cash Book for Account No.5 should be maintained by the Central Office in the prescribed form (Refer Chapter No.17) by the Banking Section. Receipt entries should be made on the basis of the Bank advises received from State Bank of India, Bombay, where the Bank account is maintained towards the periodical Transfer of Funds from Account No.1 maintained in the Link Branch of the State Bank of India situated at the Head Quarterof the various Regional/Sub-Regional Offices. The correctness of the receipt entries should be checked with reference to payment entries (Transfer to Account No.5) of Account No.1 received in a Statement, from all the Regional /Sub-Regional offices every month. Payment entries will be made with reference to the Bank advises from the State Bank of India, Bombay regarding transfers to Securities Services branch Account of State Bank of India, Bombay for Investment and Transfers made to Account No.1, on the requisitions from the Regional/Sub-Regional Offices. The payment entries are required to be paired with corresponding Receipt entries in the Cash Book for Employees' Provident Fund Account No.1 of various Regional /Sub-Regional Offices with reference to the Monthly Statement, showing the Transfers as intimated by the Regional /Sub-Regional Office, received from Account No.5.

#### 7.11.8. ACCOUNT NO. 6 Proforma Cash Book

No separate Bank Account is kept. The operation of this account is explained in Chapter 6 of Part II of this Manual.

#### 7.11.9. CASH BOOK (BANK) ACCOUNT NO.8 (STAFF PROVIDENT FUND)

A Cash Book for Account No.8 should be maintained by the Central Office (Banking) in the prescribed form (Refer Chapter No.17). Receipt entries should be made on the basis of the Monthly Transfers made from Account No. 2 and Account No.4-A & NATRSS by the Regional /Sub-Regional Office, Cash (LA) of Central\_Office, NATRSS respectively. Payment entries should be made on the basis of the remittance to the Security Services Branch at State Bank of India, Bombay for making Investments and Transfers to Account No.2/4-A as and when required.

#### 7.11.10 CASH BOOK (BANK) ACCOUNT NO.9 (PENSION-CUM-GRATUITY)

A Cash book for Account No.9 should be maintained by the Central Office (Banking Section) in the prescribed form (Refer Chapter No.17) Receipt entries should be made on the basis of the Monthly Transfers made from Account No.4 by the Central Office, and also from the Government departments on account of Pension Contribution in respect of employees transferred/remitted. Payment entries should be made on the basis of the Transfers effected to the Security Services Branch of the State Bank of India, Bombay for making Investment, Transfers to other account, if any, on the advice of the Authorised Officer shall be made.

#### CASH BOOK (BANK ) ACCOUNT No. 10

7.11.11. A Cash Book (Bank) for Account No. 10 (Employees' Pension Fund - Contribution Account should be maintained as per the prescribed form (Refer Chapter No.17). Receipt entries in respect of Pension Fund contributions with reference to the total of all the Subsidiary Cash Book and undelivered Money Orders deposited into the Bank should be made with reference to the duplicate copies of Challans (including transfer from A/C No.1 in respect of optees for Pension fund) and Bank Advises received from the State Bank. Payment entries should be made with reference to the cheques issued towards the payment of benefits to the beneficiaries/post Office/Designated Bank as provided under the Employees, Pension Scheme, 1995 and with reference to Advices from the Bank regarding the Transfer to other Accounts towards rectification of errors.

## CASH BOOK (BANK) ACCOUNT NO.11 PENSION FUND-INVESTMENT ACCOUNT:

7.11.12. A Cash book for account No.11 should be maintained by Central Office in the prescribed form (Refer Chapter No.17). Receipt entries should be made on the basis of the Bank advises furnishing the details of Transfers received from Account No.10 maintained in State Bank of India situated at the Headquater of various Regional/Sub-Regional Offices. Payment entries will be made with reference to the Bank Advice/Challans furnishing the details of Transfer made from this account to the Security Services Branch of State Bank of India, Bombay for Investment and transfer to Account No. 10, as and when necessary. The correctness of Receipt & Payment entries should be ensured by checking with the

corresponding entries in the Monthly Statement received from Regional/Sub-Regional Offices, as per the procedure applicable to account No.5. The Central Government share of Pension contribution should be got credited directly to the Public A/c (New Delhi) without routing through A/c No.11 kept in SBI, Bombay.

#### CASH BOOK (BANK) ACCOUNT NO. 21 EDLI FUND CONTRIBUTION ACCOUNT

7.11.13. A Cash Book (Bank) for Account No. 21 should be maintained as per the prescribed form (refer Chapter No.17). Receipt entries in respect of Employees' Deposit Linked Insurance contributions and other related dues should be made with reference to the total of all the Subsidiary Cash Books and Bank Advices, received from the State Bank of India. Payment entries should be made with reference to the Cheques towards Assurance Benefits payable under the EDLI Scheme and Advices from the Bank regarding the Transfer of Funds to Account No.25 (State Bank of India, Bombay) and also Transfer to other accounts towards rectification of errors.

## CASH BOOK (BANK) ACCOUNT NO. 22 (EDLI FUND- REGIONAL ADMINISTRATION ACCOUNT)

Administration Account) should be maintained in the prescribed form (Refer Chapter No.17) with details of Receipts and Payment under classified heads. The form has been devised to enable making of postings with reference to the expenditure under Budget Heads and Receipts under classified recovery Heads. Receipts entries in respect of administration, Inspection Charges, Damages should be made with reference to the total of all Subsidiary Cash Books and Bank Advices received from State Bank of India. Payment entries should be made with reference to (i) the Cheques drawn /issued by the Regional Commissioner, (ii)Advices from the bank regarding automatic transfers to Account No.24 and (iii) Transfer Advices issued by the authorised officer for transfer to account No. 24 and other accounts towards rectification of error. As the entire administrative expenditure are to be met only from Account No.2 by the Regional /Sub-Regional Offices, the entire collection in this account should be transferred to Account No. 24 and as such there is no need to operate this account for meeting EDLI expenditure separately.

### CASH BOOK (BANK) ACCOUNT NO. 24 EDLI FUND- CENTRAL ADMINISTRATION ACCOUNT

7.11.15. A Cash Book (Bank) for Account No.24 should be maintained by Central Office (Banking) in prescribed form (refer Chater No.17). Receipt entries should be made on the basis of the Bank Advices towards Transfer from Account No.22, received from State Bank of India, New Delhi. Payment entries will be made with reference to (i) the Cheque drawn/issued by Central Commissioner towards Investment in Reserve Bank of India, New Delhi (ii) Transfer Advices regarding transfer to Account No.4 & 22.

#### CASH BOOK (BANK) ACCOUNT NO. 25 EDLI FUND-INVESTMENT ACCOUNT

7.11.16. A Cash Book for Account No.25 should be maintained by the Central Office (Banking) in the prescribed form (Refer Chapter No.17). Receipt entries should be made on the basis of the Bank Advices received from the State Bank of India, Bombay towards the periodical transfer of Funds from Account No. 21 maintained in State Bank of India situated

at the Headquater of Regional /Sub-Regional Offices. Payment entries should be made with reference to the transfer to Security service Branch of State Bank of India, Mumbai for Investment and transfer to Account No.21 to meet the shortfall, if any.

## 7.12. REGISTERS -REGISTER OF SPECIAL RESERVE FUND (Including DEATH RELIEF FUND)

The balance which was lying in the ceased Forfeiture Account was transferred to Special Reserve Fund. The Interest earned (notional) on the balance of this account is added every year. Similarly, the recoupment received towards this account from Regional/Sub-Regional Office to be taken as receipt. Transfers from this account shall be made to meet the payment towards Special Reserve Fund /Death Relief Fund in the Regional/Sub-Regional Offices. The balance of this account should be drawn every month with reference to the S.R.F. Returns received from Regional/Sub-Regional Offices. This Register should be maintained in the banking Section of the Central Office (Form for S.R.F. Register-Refer Chapter No.17) SRF & DRF should not be overdrawn in excess of the allotment made.

### 7.13. REGISTER OF UN-CLAIMED DEPOSIT ACCOUNT (Non-Contributory Account)

A Register showing the Region /Sub-Region wise credits and debits in the Un-claimed Deposit account should be maintained in the Banking Section of the Central Office (For prescribed form-refer Chapter No.17). The entries in the above Registers will be made from the Monthly Returns received from Regional /Sub-Regional Offices.

#### 7.14. REGISTER OF PENSION FUND: (With Public Account)

A Register showing the amount received towards the Central Government contribution to the Pension Fund including the interest paid by the Central Government on the deposits in the Public Account should be maintained. Government's share of Pension Fund contribution should be assessed with reference to the Pension Fund contribution @8.33% deposited in Account No.10. It should be ensured that Government's share of contribution and the interest on the aggregate deposits held in the Public Account are credited promptly. At the end of each year, a certificate to the effect that the dues towards Government's share and interest credited in the Public account, should be submitted to Financial Adviser & Chief Accounts Officer.

#### 7.15. SURPRISE CHECK BY THE REGIONAL COMMISSIONER:

7.15.1 Besides the regular daily verification of Cash done by the Officer-in-charge of Cash Section, surprise checks should be made by the Regional Provident Fund Commissioner (LA)/Regional Provident Fund Commissioner of Regional /Sub-Regional Office, once in a month or as is considered necessary. On the Cash in hand with the Cashier and a certificate of such checks should be recorded in the said Cash Book over the dated signature of the officer checking it. When moneys belonging to the Fund are paid into the Bank by the Central/Regional/Sub-Regional Office, the Officer operating the Cash Book account should compare the Bank's receipt on the Challan with the entry in the Cash Book and satisfy himself that the amounts have been actually credited.

7.15..2. Similar surprise check of Cash shall be conducted by the Regional Provident Fund Commissioner during his inspection visit to the Sub-Regional /Sub-Accounts Office.

#### 7.16. SCROLL INWARD REGISTER:

- The Cash Section will maintain a 'Scroll Inward Register' (Refer Chapter 17). 7.16.1. Scroll Inward Register should reflect the number of authorised claims received towards settlement of account under Employees' Provident Fund, Pension Fund, Insurance Fund, Transfers and advances separately. The payment scroll (Original and duplicate) alongwith the authorised claims will be received by the Officer-in-charge of Cash Section and (after initialling the Original) these will be passed on to the Asst. Accounts Officer / Section supervisor in charge of the Cash Section. Payment scroll original should be retained by the Section Superviser and the duplicate copy along with the authorised claims should be given to the clerk to examine that the authorised claims are in order and the amount and the number of claims are correctly indicated in the scroll. The total amount authorised in each scroll, number of claims, etc. should then be extracted to this register. The register should be closed daily. Immediately after recording the particulars, the total number of claims and the amount involved for payment, account wise and mode of payment wise, should be indicated under the initials of the dealing clerk. The Scroll inward register should be submitted to Asst. Accounts Officer/Section Superviser alongwith the payment scroll duplicate and authorised claims. The register should be checked up 100 percent by the Section Superviser with reference to the payment scroll original already retained by him. After ensuring its correctness the register should be initialled and submitted to the AAO (Cash) of Cash Section. The authorised claims will then be distributed to the clerk entrusted with the work of writing Money Order/Cheque. The payment scroll original and duplicate should be recorded with Cheque No. etc. The payment scroll duplicate should be returned to the Asst. Accounts Officer/Asst. Provident Fund Commissioner concerned after recording the same in the scroll inward register.
- 7.16.2. In order to ensure that the amount paid by the Cash Section by Cheque/Money Order from Account No.1/10/21 is the amount actually authorised for payment by the Assistant Accounts Officer/Assistant Provident Fund Commissioner a monthly reconciliation should be drawn between the cash book and the scroll inward register in the following form:-

		Month:		
	A/c 1 Rs. P.	A/c.10 Rs. P.	A/c. 21 Rs. P.	
Opening balance (Payment authorisations pending on the day of the preceding month) (Add) Total amount of authorisation re from the A.A.O./APFC during the montotal (Less) Pending authorisation at the end the month (oldest date of pending Scro Amount actually paid from the Cash B. A/c. No. 1/10/21 Clerk S.S./A.A.O.	ceived ith of !I)			
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7.16.3. The above reconciliation should be checked by the Section Superviser and the Officer who is authorised to sign the cheques within 7 days of the close of the each month.

#### 7.17. **REMITTANCE REGISTER:**

7.17.1. After issue of Money Order/Cheque, the Payment scroll (original) in respect of final payments, transfers and advances of each section should be arranged date wise in the ascending order of Machine No. The scrolls in respect of each month should be stitched and preserved carefully in the custody of Section Superviser of Cash Section. In support of the payment—scrolls, the authorised claims, after affixing payment enforcement, should be stitched account wise, sectionwise and month wise and preserved carefully. Care should be taken to preserve these documents in good condition in the Cash Section, till completion of audit by the Internal Audit party and statutory audit or for a period of one year and whichever is later. Thereafter these records should be transferred to the record section for their retention till the period stipulated in this Manual.

#### 7.18. **MODE OF PAYMENT**

7.18.1. Cash Section should ensure that the mode of payment, as opted by the claimant in the claim application is followed in releasing the payment. The various modes of payment and its procedure for payment is explained in chapter 10.12.3 of Part-II of this manual.

## <u>Periodical Scrutiny of the Remittance Register by Regional Commissioner/</u> <u>Officer-in-charge of Sub-Regional Office:</u>

7.18.2. In order that this important work relating to proper payment of dues receives the best attention all times, the Assistant Provident Fund Commissioner (Cash) should himself scrutinise the entries in the Remittance Register and payment voucher (i.e. authorised and paid claims kept in support of payment scroll-original) periodically to satisfy himself that acknowledgement have come in all cases and the Money orders have reached the rightful payces. Non receipt of (M.O./Postal) acknowledgements should be reported to the Post Master for appropriate action and for furnishing certificate of payment/delivery. The Regional Provident Fund Commissioner (F &A) /Regional Commissioner /Officer-in-charge of Sub-Regional Office shall also ensure the compliance of the above procedure.

#### 7.19. <u>Issue of M.O./Cheque Procedure:-</u>

7.19.1. (1) Only one cheque should be prepared for the total amount (including Money Order charges) payable to the Post Master in respect of a bunch of claims to be paid by postal Money Order. The details of the name of the payee, address, amount of Money Order commission, net amount to be remitted in respect of each case should be indicated in the top sheet covering the Money orders duly attested by the Assistant Provident Fund Commissioner (Cash). These top sheets should be prepared by carbon process.

#### Preparation of cheque through Computer :-

Cheque should be generated through Computer developing an exclusive software for this purpose.

- (2) The cheque should be written neatly without any cutting or overwriting. The cheque should be drawn in favour of the claimant name, SB A/c No. and Bank. On no account cheque should be delivered in person.
- (3) The format of advance stamped receipt should be got printed in the claim application itself. On no account the advance stamped receipt should be obtained separately in person and when the advance stamped receipt is received separately for only valid reasons the signature/thumb impression therein should be attested by an authorised official.
- (4) Proper care should be taken to write correct and full address of the payee/Bank on the envelope /Money order Form.
- (5) The signature of the addressee in the acknowledgement slip of the Registered letter containing the cheque /money order as the case may be, should be verified immediately on receipt of it from the postal authorities; in case of payment through the employer, the employer should be advised to send the stamped receipt of the recipient.
- (6) The cost of postage of payment made through cheque and sent by Registered post may be borne by the organisation and not deducted from the member's account. In the case of payment by money order the expenditure incurred on purchasing the money order forms may also be borne by the organisation and charged to the administration account under the budget head 'Postage'. The office seal should be affixed in the portion for indicating the sender's name, address, etc. immediately on their purchase to avoid the misuse of forms. In order to save time and labour, the Money orders form may be got printed (in consultation with the Postal Department) with the details such as sender's name and address, P.I.No., Details of the amount remitted, etc. at the appropriate columns.
- 7.19.2. Further a register showing the account of Money Order forms purchased, utilised and balance in hand should be maintained for proper account of such forms.
- 7.19.3. As the clerks have to fill up a large number of Money Order forms every day, it is justifiable to allow a reasonable margin for wastage of forms on account of mistakes or errors committed while filling them up. Accordingly, in genuine cases, the Regional Provident Fund Commissioner /Officer-in-charge of Sub-Regional Office may allow such a margin up to one percent of the total cost of Money order forms used during a month for actual wastage. They must, however, ensure that this does not lead to misuse of forms.

#### Amount for which cheques are to be prepared:

7.19.4. Cheques have to be prepared for the actual amounts authorised for payment in the claim application. The Remittance Register (Payment scroll original) should be checked up thoroughly before cheques are made out. Further, it is also necessary to take correct stock of the authorised claims, in respect of which payment has to be made by the cashier each day. Hence, before the cheques prepared by the cashier are presented to the officer authorised to sign the cheque for his signature each day, reconciliation should be made between the total amount authorised for payment by the Asst. Account Officer/Asst. Provident Fund Commissioner in the payment scrolls as entered in the scroll inward register (Cash Section) and the total amount of the cheques got ready from the authorised claims, as indicated below;

E.P.F. Account No							
Date	S.No.	No. of payment scrolls	No. of authorised claims	amount .	Total amount for which the cheque is pre- pared (cheque No. & date)	Initials of cashier -in-charge	

#### Checks to be exercised before the Cheques are signed:

7.19.5. The cheques should then be submitted to the Assistant Provident Fund Commissioner (Cash) to sign the cheques alongwith the above reconciliation. He should check the amount of the cheque with reference to the entries in the Remittance Register (Payment Scroll Original), Cash book and the claim with his date initials. The date of payment etc. in the Payment scroll (original and duplicate) should also be attested by the officer with his dated initials and the duplicate copy of the payment scroll, duly enfaced, will be returned to the Accounts section through the concerned Asst. Accounts Officer as 'Schedule of Payment'. The original payment scroll should then be collected and kept groupwise and accountwise viz. Account No. 1/10/21, securely under lock and key. After close of each month they may be stitched and maintained in bound volumes and preserved safely inside the steel almirahs kept in the cash section. Similarly, the authorised claims with payment enfacement should also be preserved carefully.

#### Watching receipt of Money order acknowledgements:

After the despatch of the cheque to the Post Master in respect of payment to be made by the Money orders, the cash section should watch for the Money orders receipts. The Money Order receipts received from the Post Offices (duly stamped) should be pasted in the paid authorised claims and the Money order acknowledgement (bearing the dated office seal of the delivery post office) should be detached carefully. If these are not received within a reasonable time that is, one month from the date of issue, complaint should be lodged with local superintendent of Post Office and pursued till either the acknowledgements or certificate of payments are obtained. Complaints regarding incorrect payment of Money Order should be lodged only on receipt of a written complaint of non-receipt of money from the correct payee. The money order acknowledgements or certificates when received should be linked in red ink, with the respective entries in the remittance register and then be pasted or attached with staple pins on the paid authorised claims at the space provided for 'Remarks'.

#### 7.20. Undisbursed Money-Orders -how to be received and disposed off:

7.20.1. Arrangements should be made for the return of undisbursed Money orders by the Postal authorities by Postal pay order or by crossed cheque but not in cash. The postal authorities are agreeable to refunding the amount by cheque if the amount of undisbursed Money Orders exceeds Rs. 100/- each time. The postal pay order or the crossed cheque should be endorsed by the Assistant Provident Fund Commissioner (Cash) to collect and credit to Employees' Provident Fund account No. 1 or 10 or 21 as the case may be by the State Bank of India.

7.20.2. When the undisbursed Money Orders are such as cannot be refunded by

cheque, the amounts returned undisbursed should be received by the Regional Provident Fund Commissioner /Officer-in-charge of the Sub-Regional office or by an officer authorised by him specifically for this purpose. The Post Master should be informed of the name of the officer to whom undisbursed money orders are to be paid. A separate register in respect of Employees' Provident Fund /Employees' Pension should be opened for recording details of the Returned Money Order in the prescribed form (Refer Chapter 17). The total amount of undisbursed Money orders received each day should be handed over to the Cashier. The latter should sign the register in token of having received the amount, enter the amount at once in the relevant column of the Cash Book (Cash) and he should also arrange to deposit the Cash/Cheque into Employees' Provident Fund Account No. 1 or 10 or 21, as the case may be, with State Bank of India on same day, if possible or in any case on the following day. The Regional Commissioner or the Officer authorised by him should verify the pay-in-slip and later from the cash book (Bank) for account No. 1/10/21 and the Bank Statement that the money has actually been deposited in the bank and shown against each item. The date of depositing of the cash/cheque should also be recorded in the said register of undisbursed Money Orders. While entering in the register of 'Returned Money Orders' the remittance register (Original copy of the payment scroll) and the voucher (authorised claim) should also be linked.

- 7.20.3. Intimation of the undisbursed Money order should then be sent to the Accounts Branch by the officer operating the cash accounts and acknowledgement of the concerned Section Superviser be obtained. This intimation should be prepared in the prescribed form ( Refer Chapter 17) in duplicate. The original duly signed by the officer-in-charge of cash section should be sent to the Account Section through the Assistant Accounts officer concerned. On the basis of this recredit intimation, the Accounts Section will make suitable entries in the ledger cards, and other relevant documents such as payment vouchers, worksheet, Register of undisbursed Money order vide form given in chapter 17, Register of withdrawals, and in the copies of the payment scrolls, schedule of payment and also take action simultaneously in correspondence with the employer, union of employees or the member himself at his permanent address found in the Form,-2 (Revised) to remit the dues as early as possible. In case there is no change in the claimant, correct address, etc. should be obtained. In the event of change of claimant, a fresh claim should be called for duly enclosing the relevant claim forms.
- 7.20.4. The recredit intimation will also serve as a document for reauthorising the amount. On receipt of correct address, etc. the re-authorisation will be made on the recredit intimation itself and it should be sent to cash Section alongwith the claimants' letter by inclusion in the 'Payment scroll'. While doing so it should be ensured that the claimant's letter is duly attested either by the employer or any one of the authorised officials. The fact of reauthorisation will also be recorded in the claimants' letter. In case of change of claimant, the reauthorisation portion in the recredit intimation will be cancelled and sent to cash section along with the authorised claim. When such remittances take place again, the fact should be noted in the register of undisbursed Money Orders, Register of withdrawal and ledger card and also the payment voucher, register of returned money orders kept in cash Section.

#### 7.21. Checking with Schedule of Payments:

The duplicate payment scroll, based on which the payments by money order/cheque released by the cash section, should be utilised as 'Schedule of Payments'. On receipt of the payment scroll-duplicate, the clerk attached to Asst. Accounts Officer/Assistant

Provident Fund Commissioner should pair the same with quadruplicate to ensure that the schedule of payment is received and the details of payment are completed against each authorised amount in the scroll and thereafter it will be transmitted to the Accounts section concerned. The Section Superviser in the Accounts Seciton should ensure that the schedule of payment is properly linked in the claim inward register. The dealing clerk should check up the correctness of payment and indicate the date of payment in the withdrawal register and the ledger card. The Section Superviser should also exercise 100% check and sign the schedule of payment in the space provided in token of his check. The worksheet, ledger card (loose leaves) only and other documents connected with the payments retained in the section should then be segregated and kept separately for audit by the local Accountant General and Internal Audit Party. After the completion of audit they should be sent to the Record section for proper reservation. The documents relating to outstanding audit objections should be kept in the custody of Regional Provident Fund Commissioner /Officer-in-charge of Sub-Regional office till the objections are cleared.

## 7.22. PROCEDURE FOR TRANSFER OF FUNDS FROM CONTRIBUTIONS ACCOUNT TO INVESTMENT ACCOUNT:

The Regional /Sub-Regional Office is empowered to operate the Bank accounts maintained by them in the Link Branch of the State Bank of India. The contribution accounts viz. account No. 1,10, and 21 is operated on the Payment side to issue Cheques towards the benefits payable under the relevant scheme(s). After ensuring the availability of requisite Funds to meet payments a conscious decision is to be taken on the question of transfer of surplus Funds to the respective Investment accounts and also decide the quantum of Funds to be transferred. The Regional /Sub-Regional office is not required to keep idle Funds in the contribution account resulting in loss to the Funds and also to ensure that sufficient Funds are kept to meet the payments due on the amount authorised by the Accounts Branch. As this task is to be meticulously handled, the Assistant Provident Fund Commissioner (Cash) should maintain a record to show the daily balances in the Bank accounts, as ascertained over phone or through daily Bank Balance statement received from the State Bank of India. He should also estimate the quantum of payment likely to be made in the following week with reference to Scroll Inward Register in Cash Section. The surplus amount in the contribution account should be transferred immediately and Assistant Provident Fund Commissioner (Cash) shall issue necessary advice through a Messenger/Fax to arrange for transfer on the same day. If no amount is due for transfer on a day, the matter should be reported to Regional Provident Fund Commissioner (Finance & Accounts) Regional Provident Fund Commissioner -in-charge of the Sub-Regional Office with due justification.

7.22.2. While issuing Transfer advice to the Bank, a unique number should be suffixed to each of the amount transferred as illustrated below:-

Date of Advice				<u>Amount</u>
1.9.97				5,00,001
2.9.97	•			40.002
3.9.97				2,00,003
4.9.97	,	-		5,00,004
5.9.97				10.00.005
6.9.97			•	7,006
7.9.97				13,00,007
and so on.				•

- 7.22.3. The unique number given in the last digit of the amount of transfer may be given for each Financial Year separately for each account. This is to facilitate proper reconciliation of Cash Book to detect missing credits, if any.
- 7.22.4. The details of amount transferred to Investment Accounts are fed to the Computer in the Central Office (Banking Section) and watch for matching of entries on the receipt side of the Investment account, Cash Books, The Regional/Sub-Regional Offices shall also enter the transfers in the Cash Book of the relevant Contribution account and also record the same in a Register viz. Investment Register. This Register is to be filled in duplicate in carbon process with each sheet bearing a machine number. Only after making an entry in this Register, Transfer Advice will be singed by Assistant Provident Fund Commissioner (Cash). The duplicate copy will be detached and sent to Central Office by name to Regional Provident Fund Commissioner (Finance & Accounts) in respect of each account. Even, when no transfer is made in any month, the fact of non-transfer should be conveyed with due justification. The prompt transfer of Funds and forwarding of duplicate copy of Investment Register to the Central Office is the personal responsibility of the Assistant Provident Fund Commissioner (Cash). Regional Provident Fund Commissioner (Finance & Accounts) /Regional Provident Fund Commissioner in-charge of the Sub-Regional Office shall ensure compliance of the above procedure.
- 7.22.5. The above procedure is applicable for transfer of Funds of the following. accounts:-

	From	<u>To</u>
Account No.	ŧ	5
Account No.	10	11
Account No.	21	25
Account No.	2	4
Account No.	22	24

#### 7.22.6. **FORMAT OF INVESTMENT REGISTER:**

				No.						
	•		Т	ransfer from A/c Month		to A RO/S	<del></del>			
S.No.	Date of Advice	Letter No.	Amount	Date of debit in Bank Stt.		itials of ushier A/	Remarks c			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)			

Certified that the amounts transferred to the Investment account as above have been verified with the relevant Bank Statement and found correct.

Assistant Provident Fund Commissioner (Cash)

# 7.23. PROCEDURE FOR SENDING REQUISITION FOR SUBSIDY FROM CENTRAL OFFICE

7.23.1. The Assistant Provident Fund Commissioner (Cash) is expected to have an effective Fund management in dealing with the Bank accounts. He shall ensure maintenance of requisite Funds for meeting the payments due under the Scheme/s. Only in exceptional circumstances, after through verification of balance in the Bank accounts and taking in to the account, the anticipated receipts and also through proper working out the Funds required, the Central Office (FA & CAO) should be approached for subsidy. The requisition for the subsidy should be sent in the form prescribed (Annexure-A/B) to the Central Office by Speed Post and in emergent cases, it may be sent by FAX to the Regional Provident Fund Commissioner (Finance & Account). The subsidy received from the Central Office should be confirmed to the Central Office duly indicating the date of credit in the relevant bank Statement in the following format:- (every month)

	Requisition No.	 Date of	Amount received	Remarks	
************	· .	 <b>A</b> :	Totalssistant Provident Fund (Cash)	Commissioner	

7.23.2. On receipt of the above Statement, the Central Office should match the debit entries with that of the credit confirmation received from Regional /Sub-Regional Offices, through computer and reconcile.

### Requisition No.:

### Office:

Requisition for subsidy from A/c No. 5/11/25 to A/c No. 1/10/21

1. Details of subsidy received during the previous month:

	S.No.	Date of Credit	Amount (Rs.)
	1. 2. 3.	•	•
2.	Balance in Bank on the preced date of this requisition.	•	
3.	Anticipated receipt during the month	Rs.	
4.	a) Total amount for which scropending in cash section for issucheques	ue of	
	b) Total amount of claims like settled during the month.	ly to be Rs	
	C) Total of a + b	Rs.	, and the second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second
5.	Subsidy required (4-3)	Rs	• • • • • • • • • • • • • • • • • • • •
6.	Remarks.		

Assistant Provident Fund Commissioner (Cash)

Requisition	No.		Office
Requisition	for subsidy from	A/c No. 4	to A/c No. 2.

1. Details of subsidy receive during the previous month.

S.No.		Date of Cree	<u>lit</u>	Amount (R	s.)
2.	Receipt in A/c 2 during pre-	vious month:		Rs	-
3.	Payment made during the page 2 Rs	revious month;			
	b) Other payments Rs Total (a +	b ): Rs	-	· .	
4.	Balance in the Bank A/c. as end of previous month	at		Rs	
5.	Balance in Bank A/c as on the date of this requisition	the preceding		Rs	
6.	Anticipated receipt during t	he month		Rs.	
7.	Total Receipt (5+6)			Rs	
8.	Anticipated payment during	g the month:-			
	a) Salary	Rs.	·	•	
	b) Other major payments :-				
	I. II. III. IV.	Rs			
	Total (a + b) Rs		agar d'addressance :		
9.	Subsidy requested (8 - 7)		Rs		
10.	Remarks		***	,	

Assistant Provident Fund Commissioner (Cash)

#### 7.24. SPECIMEN SIGNATURE:

- 7.24.1. The specimen signature of the incumbents of the posts which are authorised to operate the accounts should be sent to the concerned State Bank of India, duly attested by the Officer whose specimen signature is already registered with the State Bank of India. As and when the Officer relinquished the post or ceases to operate the accounts, the State Bank of India should be advised to cancel the registration and authorisation forthwith.
- 7.24.2. The progressive use of Hindi in writing Cheque, etc. should be followed in accordance with the instructions issued from time to time.

# 7.25. PROCEDURE FOR INDENTING, SAFE CUSTODY, ISSUE & ACCOUNTAL OF CHEQUE BOOKS

7.25.1. The supply of cheque books will be made by the Link Branch of the State Bank of India situated in the Headquater of the Regional /Sub-Regional office. For this purpose, the Regional Provident Fund Commissioner /Officer-in-charge of Sub-Regional office should intimate their requirement of Cheque Books, for the next Financial Year to the State Bank of India before 15th January every year. The annual requirements should be based on the average of annual consumption of Cheque forms during the preceding Calander Year i.e. from January to December of the previous Year. The Cheques printed in different colour may preferably obtained to facilitate identification by the Cheque issuing authorities and the Bank. The State Bank of India should be requested to supply the cheque books with the words 'Account Payee' printed on all the cheque leaves. As and when the self cheques are drawn, the 'Account Payee' crossing should be concelled under the full signature of the officer authorised to sign the cheque.

#### Verification of cheque Book & their safe custody

7.25.2. The cheque books received from the State Bank of India will contain machine numbered cheque forms. On receipt of the bulk supply of cheque books they should be carefully scrutinised under the supervision of the officer-in-charge to see that each book contains the number of cheque forms specified therein, that serial numbers printed thereon are in consecutive order. The officials who checked the cheque books will sign the certificate in the following form in each book in full in token of having conducted the check. Certificate:

":Certified that I have this day counted the cheques in this book and found them to be in order"

Place:		,	*************************************
Date:	•		Singnature
			Designation

7.25.3. The cheque books will remain in joint custody of the Cashier and the Officer-in-charge. The stock of blank cheque book should be stored in a steel almirah with double lock of which one key should be kept by the APFC (Cash) and the other by the cashier. The duplicate set of keys will be kept in an envelope duly sealed by the

Officer-in-charge and the Cashier in the custody of the Regional Provident Fund Commissioner (F&A)/Officer-in-charge of Sub-Regional Office. The Regional Provident Fund Commissioner (F&A)/Officer-in-charge of Sub-Regional office will be responsible for the safe custody of cheque books and issue to the Cashier as and when required.

#### 7.25.4. Stock Register of Cheque Books

A Stock-register of cheque books/forms should be maintained to keep an account of the receipt, issue and balance of cheque books/forms. Each morning the Cashier should take the cheque book from the officer-in-charge and should remain responsible for their use and return of the balance at the close of the day. Another register should be maintained by the cashier for showing the cheque forms received by him each day and those returned by him. The entry should be made by the cashier with his dated initials in this register.

#### Daily Account of Cheque book used

7.25.5. An account of cheque forms used daily should be maintained by the cashier and submitted to the Officer-in-charge at the time of closing of the accounts, daily. In the register the cheque Nos. used during the day should also be noted.

#### Stock taking at the change of the Officer-in-charge of Cash Section:

7.25.6. Every six months, in April and October, stock taking of the cheque books should be done by an officer other than the officer-in-charge of cash Section and a certificate of physical count recorded by him in the stock register. This stock taking should also be done whenever there is a change of the officer-in-charge of cash Section and the relieving officer should initial the entry in respect of each of the cheque book and sign the certificate in the stock Register in the following form:-

" Received the current cheque boo	ks as	s indicated	in t	he	register	of	accoun	t of
cheque forms and the unused cheque books from				to				
as entered in the stock Register".		•						

#### Intimation to Bank regarding use of Cheque Books

7.25.7. Before the cheque books are actually brought into use, during a particular period, the officer-in-charge of cash Section shall send intimation to the bank, notifying the serial numbers of the cheque books and the number of cheques contained therein. The entries "Account No.1" or "Account No.2" or "Account No.4" or "Account No.10" or as the case may be should then be impressed with a rubber stamp on the cheque books. Similarly the specimen signature of the Regional Provident Fund Commissioner and other authorised officers should be lodged with the State Bank of India. On vacating the office, the State Bank of India should be advised to cancel the specimen signature.

#### **Use of Cheque Writing Machine**

7.25.8. Cheque will, preferably, be written by means of cheque perforating mancines which will use indelible chemical ribbon, to give adequate safeguard against fraudulent alterations in the cheque drawn. The cheque forms for this purpose will have to be obtained

not in the form of bound books but in the form of Rolls. The indent for such rolls should be made separately from that for bound cheque books and separate account of such cheque should be maintained. Whenever cheques in book form are used the details of the payee, the amount and date should be filled in the counterfoil.

7.25.9. The loss of a cheque books or blank cheque forms should be notified promptly to the branch of the Bank where the account is maintained.

### Writing and Signing of Cheque

Cheques should be written by the Cashier, i.e. the clerk vested with cash 7.25.10 duties, or Assistant Cashier or by the clerks to whom the work is assigned and checked by the Section Superviser /Superintendent. A sum in whole rupees just above that for which a cheque is being issued should be written in words across the cheque at right angles to the type. For instance, the words under Rupees Twenty only " should be written if the cheque is for Rs. 19 and odd, and under Rupees nineteen only " it is for Rs. 18 and odd. This is not necessary if the amount in words is type perforated by special cheque writing machine. The Superintendent / S.S. should also ensure that all the cheques are dated, stamped with 'Not ' and , " Account Payee Only" where necessary. He should also further ensure that all the alterations in cheques are attested by full signature of the drawing officer and not by initials only. When alterations in cheques are made in the amount the entire line should be cut out and replaced by the new figure in words duly attested by the drawing officer. Partial alteration should not be made in figures (expressed in words) appearing in Regional commissioner or the the Cheques.. The cheques should be signed by the Officer-in-Charge of Sub-Regional Office or the Officer specifically authorised to sign for him. The counterfoils of the cheques should be preserved carefully in the cash Section.

### **Lapsed Cheques**

- 7.25.11 Cheques shall be payble at any time within six months from the date of issue.
- 7.25.12 If the Currency of a cheque should expire owing to its not being presented at the Bank within the period specified above, it may be received by the Regional Provident Fund Commissioner/Officer-in-Charge of Sub Regional Office who should then destroy it and issue a new cheque in lieu of it. In the event of non- return of the time barred cheque, the Regional provident Fund Commissioner/Officer in Cheque of Sub Regional office should on the expiry of the prescribed period of six months require the payee either to return the cheque or explain the causes for its non-return. As a result of this enquiry if the cheque is reported as lost, the State Bank of India should be required to furnish a non-payment certificate. On receipt of Certificate the Regional Provident Fund Commissiner/ Officer in-charge of sub- Regional Office shall enter in the cash Book the original cheque as cancelled, and after careful consideration may issue another. However, on the basis of stop payment certificate issued to the bank fresh cheques may be issued after making necessary note of the same without further insisting for a non-payment certificate.
- 7.25.13 If the payee (drawee) informs that the cheque issued to him has been lost within its currency period of 6 months the Regional Provident Fund commissioner/Officerin Charge of Sub-Regional Office shall immediately write to the link branch of the State Bank of India concerned to register the instructions for non-payment of a particular cheque which is reported to have been lost by the payee and the bank may be requested to send a

letter of confirmation to him to the effect that the instructions have been registered so as to enable him to issue a cheque in lieu of the Original cheque lost after obtaining an affidavit cum - indemnity bond with 2 solvent sureties in the form prescribed for this purpose and given in the Annexure.

### 7.26 **Despatch of Cheque**

- 7.26.1 All cheques in respect of which stamped receipts have been received in advance would be despatched by Registered Post Acknowlegement due in the presence of the officer-in Charge of the Cash Section. The Special despatcher allotted for the Cash Section should mark off the cheques despatched in the Remittance Register, attest each of the entries in the last column of the Register and enter them in a separate Despatch Register. These entries in the Despatch Register should be checked by the Officer- in- charge of the Cash Section before the cheques are sealed in an envelope. The despatcher will be responsible for maintaining the postage account in respect of the cash section in the usual manner.
- 7.26.2 Ordinarily all cheques written out during the day should be despatched on the same day. But if for some reason this cannot be done, the cheques not despatched will be kept in the safe custody of the officer-in charge of the cash section.
- 7.26.3 The despatcher will prepare a memorandum daily showing the total number of cheques etc. signed by the officer-in-charge, the number of cheques despatched and the balance in hand the officer-in-charge will ensure that the statement prepared by the despatcher is correct in all respect. He also ascertain the balance of cheques in hand by actual count, before leaving the office.
- 7.26.4 The despatcher will be personally responsible to see-
  - (a) That the covers contain the particular cheques etc. and other documents ordered to be despatched with them.
  - (b) That the covers are duly stamped and securely closed.
  - (c) That address is written legibly and in full, abbreviations should not be used.
  - (d) That the envelope are of sufficiently stout paper to render their contents invisible and that there is no entry on the outside to indicate that they contain cheques.
  - (e) A copy of cheque forwarding letter is sent to the claimant.

### 7.26.5 PREPARATION OF CHEQUES THROUGH COMPUTER:

Considering the volume of cheques prepared by cash section on each day, it is necessary to computerise the preparation of cheque in each Regional/ Sub-Regional Office. For this purpose, an exclusive system be installed in the cash section with requisite terminals so as to generate the cheques through computer. Simultaneously, the letter forwarding the cheque to the bank with a copy to the member and concerned Accounts Group should also be generated. A summary of payments made through computerised cheque should be taken out on each day and reconcile with the scroll Inward register.

### AFFIDAVIT-CUM-INDEMNITY BOND

(To be executed by a payee (drawee) of a cheque lost/destroyed)
I beg to state on solemn affirmation as under:
I say that I received a cheque No dated drawn on (Bank) issued by the Regional Provident Fund Commissioner/Officer-in-incharge for Rs (Rupees only) towards payment of (state the purpose) my Provident Fund Account No of P.F. Pension Benefit or E.D.L.I. Benefit.
2) I further state that the Cheque No date for Rs drawn on (Bank) has been lost/misplaced and I hereby make a request that a fresh cheque may please be issued to me in lieu of the original cheque.
3) I hereby Indemnify the Central Board of Trustees, Employees' Provident Fund and Keep them indemnified against any liability, claim, damage or action of whatsoever nature that may arise in future in the event of the original cheque No dated for Rs being paid.
This affidavit-cum-indemnity bond with two solvent securities has been executed by me and I do state that the facts mentioned therein are true and correct to the best of my knowledge and belief.
Solemnly affirmed at this day of
(DEPONENT)
Indentified and interpreted by me.
(ADVOCATE) Before me (Taluk/Metropolitan Magistrate/Notary Public
We (1) Shri/Smt resident of and (2) Shri/Smt resident of the surety hereby undertake to indemnify the Central Board of Trustees, Employees' Providen Fund in case of need of terms of this Bond and bind ourself severally and jointly liable to indemnify the said Board of Trustees.
Solemly affirmed at(1) the day of(2)
Indentify and interpreted by me.  Before me
(ADVOCATE)

Taluk/Metropolitan Magistrate/Notary Public.

### CLASSIFIED SUMMARY OF RECEIPTS AND PAYMENTS

7.27.1 Preparation and rendition of monthly statement of accounts (Employees' Provident Fund, Pension Fund, Insurance Fund)

7.27

A system of rendition of monthly statements of accounts showing the classified summary of Receipts and Payments in respect of Employees provident Fund Scheme, 1952, Employees' Pension Scheme, 1995 and Employees' Deposit Linked Insurance Scheme, 1976 by Regional/Sub-Regional Offices to the Central Office has been introduced.

- 7.27.2. The monthly statements should be submitted based on the actual transactions in the Cash Book (Bank) for Account No. 1, 2.10, 21 & 22 also in respect of Staff Provident Fund, Interest Suspense Account, Special Reserve Fund /Death Relief and Unclaimed Deposit Account.
- 7.27.3 The aforesaid returns should be submitted to Central Office in duplicate, by the end of the month following that to which the accounts relates. The officer-in-Charge of Sub-Regional Office should submit the returns direct to Central Office, furnishing a copy to the Regional Provident Fund Commissioner concerned. To facilitate prompt submission of returns Regional and Sub-Regional Offices should ensure that the Bank statements are promptly received from the State Bank of India and Cash Books are reconciled well in time.
- 7.27.4 Similarly, the Cash/Banking/Investment Section in the Central Offices and NATRSS should also submit the classified summary of the receipts and Payments under Account Numbers 4. 4 A, 5, 8, 9, 11, Pension Fund Account (Public Account), 24, 25 and Investment Accounts.
- 7.27.5 The Balance Sheet Cell in Central Office will receive the Monthly Statements. With reference to original copy, the Balance Sheet Cell will extract the particulars into various Regiser for the purpose of compilation of Balance Sheet.

Duplicate copy will be sent to Accounts (Banking) section for preparation/compilation of data on Funds management and to ensure proper and prompt crediting of transfers made from one account to another i.e. from Central office to Regional/sub-Regional Office and vice versa.

The Balance Sheet Cell in Central Office, on receipt of the Consolidated classified summary of Receipt and Payment accounts of the region, as a whole, shall feed the data to the computer so as to generate the monthly statement for the organisation and to compile the balance sheet immediately after the close of the year.

- 7.28 APPLICATION OF COMPUTERISED RECEIPT ACCOUNTING SYSTEM AND COMPUTERISED PAYMENT ACCOUNTING SYSTEM SOFTWARE IN CASH SECTION.
- 7.28.1 In the Regional/Sub-Regional office, on setting up of EDP Centres, the application of software's viz. CRAS (Computerised Receipt Accounting System) and CPAS (Computerised Payment Accounting System) should be used.

#### CRAS:

- 7.28.2 Under this system, the Cash Section should furnish the receipted duplicate Challans (Bank) Scroll in respect of Account No. 1,2, 10, 21 and 22 separately. The Challans are the inputs for this software.
- 7.28.3 The following output reports should be generated, after due verification of Check List.
- 1. Subsidiary Cash Book Group-wise, Task-wise, Code number-wise, Account-wise, on daily basis, printed on the last day of the month to which the Cash Book relates.
- Defaulters' List (Code Number)
- 3. Belated deposits statement with amount of Penal Damages.
- 4. Interest due from State Bank of India on belated credit.
- 5. Classified Summary of Receipts (Account number 1, 2, 10, 21 and 22) The Cash Section should obtain the Check List on daily basis and return the same, after due verification on the the following day. The daily receipts should then be posted in the Cash Book (Bank) in each account and attested by Assistant Provident Fund commissioner (Cash).
- 7.28.4 The duplicate copy of subsidiary Cash Book should be sent to the concerned Accounts Group on the close of every month.
- 7.28.5 The Defaulters' statement should be sent to Accounts Group for verification and onward transmission to Enforcement Section.
- 7.28.6 The Penal Damages Statement should be received by Accounts Section and after verification it will be sent to Penal damages Cell for initiating action under Section 14-B of the Act.
- 7.28.7. The Statement of Interest due from bank on belated credits should be forwarded to State Bank of India by Assistant Provident Fund Commissioner (Cash) and realise the amount in the respective accounts.
- 7.28.8 The Classified Summary of Receipts should be verified and sent to Central Office.

#### CPAS:

7.28.9 Under this software, the Cash Section should forward the Payment Scroll (duplicate) in respect of Account No. 1, 10 & 21 with Cheque number and date, duly attested by Assistant Provident Fund Commissioner (Cash) to EDP on daily basis the payment scroll and statement on payments other than through the Scroll, are taken as input.

- 7.28.10 The EDP generates the following output Reports:
- 1. Subsidiary Cash Book (Payments) catergory-wise (Payment Code), Section-Wise, Account-Wise, code number-wise, on daily basis & also on monthly basis.
- Classified summary of Payments, account-wise on monthly basis.
- 3. Category-wise payments (i.e. Advance/withdrawl, Final Payment, transfers with Classification under each type with reference to paragraph-wise) under each Account.
- 4. Periodicity on settled Claims.
- Amount debited to Special Reserve Fund & Un-Claimed Deposit.
- 6. Monitoring Report list of pending Claims, summary of Pending claims, summary of disposed claims on any day.
- 7.28.11 The Cash Section should enter the Cash Book (Bank) with reference to daily Subsidiary Cash Book (Payment) and attested by Assistant Provident fund Commissioner (Cash). The monthly summary to be used to reconcile the Cash books.
- 7.28.12 The Monthly classified Summary of payments should be verified by Assistant Provident fund commissioner (Cash) & sent to Central Office.
- 7.28.13 The analysis of payments are to be used for furnishing various MIS returns.
- 7.28.14 The format of outputs generated under CRAS & CPAS should conform to the one given in the users Manual kept in EDP Centres.

### CHAPTER - 8

- A Investment
- B Acceptance of Past Accumulation dues
- C Transfer of Past Accumulation dues

S. No.	Contents	Para	Page No.
1.	Investment	8.1.1	8/1
2.	Investment; Employees' Provident Funds and other moneys	8.1.4	8/1
3.	Pattern of investment	8.1.11	8/3
4.	Special Deposit Scheme	8.1.16	8/3
5.	Investment by State Bank of India, Mumbai	8.1.17	8/4
6.	Monitoring of Investment	8.1.18	8/4
7.	Investment of Administrative funds	8.1.27	8/6
8.	Investment of Pension Fund Money - Public Account	8.1.33	8/7
9.	Investment of Insurance Fund Money - Public Account	8.1.35	8/8
10.	Portfolio Management of funds - State Bank of India	Annexure 1	8/9
11.	Pattern of investment (1952 onwards)	Annexure 2 & 3	8/21
12.	Pattern of investment - Explanation	Annexure 4 & 5	8/27
13.	Need for acceptance of Past Accumulation dues	8.2.1	8/32
14.	Procedure for acceptance	8.2.10	8/33
15.	Due date for transfer of Past Accumulation dues	8.2.19	8/34
16.	Past Accumulations statement	8.2.21	8/34
17.	Valuation of securities	8.2.22	8/34
18.	Endorsement on securities	8.2.27	8/35

S. No.	Contents	Para	Page No.
		~~~~~~	
19.	Audit of Past Accumulation statement	8.2.29	8/36
20.	Acceptance of securities by Regional Provident Fund Commissioner	Annexure -6	8/37
21.	Guidelines for acceptance of securities	Annexure -7	8/39
22.	Transfer of Past accumulation dues to exempted funds	8.3.1	8/59
23.	Guidelines for transfer of cash/securities	8.3.7	8/60
24.	Requisition seeking transfer of securities	Annexure 8	. 8/63

#### **CHAPTER-8**

- A Investment
- **B** Acceptance of Past Accumulation dues
- C Transfer of past Accumulation dues

### A - INVESTMENT

- 8.1.1 It should be the constant endeavour of the Employees' provident Fund Organisation to find ways and means of providing the members of Employees' Provident Fund with best return of the contributions and in the process to adopt the basic parameters of Investment viz. safety and yield. To achieve this, timely and judicious investment of funds are necessary.
- 8.1.2 The State Bank of India is appointed as the Banker of the Organisation through which the various dues payable by the employers are collected and invested. The Financial Adviser & Chief Accounts Officer of the Organisation is responsible for investment of EPF money and monitors centrally through the Regional Provident Fund Commissioner (Investment) in Central Office.
- 8.1.3 Considering the need for giving a special emphasis to look after the work relating to prompt collection of dues and its investment, the Board has constituted a Sub-Committee known as Finance & Investment Committee. The Finance & Investment Committee functions to oversee the investment being done by the State Bank of India, to watch the collection and timely Investment of Trust money with a view to realising optimum return thereon and to give such directions as may be necessary in regard to investment/re-investment of redemption proceeds, interest, etc. within the broad investment pattern as approved by the Central Government and to consider fixation of rate of interest for the members of the fund.
- 8.1.4 The Employees' Provident Fund Secheme, 1952, the Employees' Pension Scheme, 1995 and the Employees' Deposit Linked Insurance Scheme, 1976 provide for the investment of fund moneys. Apart from this, the Organisation is also investing moneys relating to Administration Funds of the Employees' Provident Fund & Insurance Fund and also Staff Provident Fund and Pension-Cum-Gratuity Fund of the employees of the Organisation.

The Organisation is responsible for investing the following:

- a) EPF moneys
- b) Pension Fund moneys

- c) Insurance Fund moneys
- d) Surplus EPF Administration Fund
- e) Surplus EDLI Administration Fund
- f) Staff Provident Fund Contribution
- g) Pension-cum-Gratuity Fund

### PROVISIONS OF THE SCHEME ON INVESTMENT; EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952;

8.1.4 Para 52 of the Employees' Provident Fund Scheme, 1952 provides that all moneys belonging to the Fund shall be invested subject to such directions as the Central Government may from time to time give in the securities mentioned or referred to in clauses (a) to (d) of section 20 of the Indian Trust Act, 1882.

### **EMPLOYEES' PENSION SCHEME, 1995:**

8.1.5 Para 26 of the Employees' Pension Scheme, 1995 provides that all moneys accruing to Employees' Pension Fund except the contributions of the Central Government shall be invested in accordance with the provisions of the Employees' Provident Fund Scheme, 1952.

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

8.1.6 According to Para 15 of the Employees' Deposit Linked Insurance Scheme, 1976, w.e.f. 1-4-97, all moneys belonging to the Insurance Fund shall be invested in accordance with the pattern as applicable to the investment of Employees' Provident Fund money.

## INVESTMENT OF STAFF PROVIDENT FUND & PENSION-CUM-GRATUITY FUNDS:

8.1.7 The Staff Provident Fund moneys and Pension-Cum-Gratuity Fund moneys are also invested in the pattern as applicable to the investment of Employees' Provident Fund moneys.

### **SURPLUS ADMINISTRATION FUND (EPF & EDLI):**

8.1.8 As per para 52 of the Employees' Provident Fund Scheme, 1952 the surplus Administration Fund (EPF & EDLI) are kept deposited with the Reserve Bank of India, New Delhi.

### **INVESTMENT OF EMPLOYEES' PROVIDENT FUND MONEYS:**

- 8.1.9 The procedure for collection of moneys due from the Employers under the Employees' Provident Funds Scheme, 1952 through the Bankers of the Organisation, namely the State Bank of India has been dealt with in detail in Chapter 6 of this part of Manual.
- 8.1.10 The Employees' Provident Funds moneys collected by Link branches located in the Headquarters of the Regional/Sub-Regional/Sub-Accounts Office are credited to Account No.

1 and utilised, in the first instance, to meet payments due under the Employees' Provident Fund Scheme, 1952. The surplus amount under this account shall be transferred by the Assistant Provident Fund Commissioner (Cash) as per the procedure prescribed in Chapter 7 of this part of the Manual. The surplus amount in the contribution account shall be transferred from account No. 1 to 5 namely Employees' Provident Fund Investment Account maintained at State Bank of India, Main branch, Mumbai. After meeting the requisition for funds received from the Regional/Sub-Regional/Sub-Accounts Office, the balance in this account shall be transferred to Securities Services branch of State Bank of India, Mumbai on the same day. The amount received from Account No. 5 (EPF) shall be credited to a separate account wherein the moneys are parked for investment in accordance with the prescribed pattern of investment. The Organisation has entered into an agreement with the State Bank of India to act as Portfolio Managers for the investment of the funds on certain terms and conditions and the details of which are given in Annexure-1. The interest realised on various investments and also redemption proceeds received on maturity of the security, deposits, etc. shall be credited to this account for re-investment. The type of account opened for this purpose is explained in Chapter 6.5 of this part of Manual.

### PATTERN OF INVESTMENT:

- 8.1.11 Central Government, Ministry of Labour notifies the pattern of Investment under Para 52 of the Employees' Provident Fund Scheme, 1952. The pattern of Investment followed from 1952 onwards is given in Annexure -2. The pattern of Investment as applicable with effect from 1.4.97 is given in Annexure- 3 There is no periodicity for prescribing the pattern of Investment.
- 8.1.12 The Central Board of Trustees, considering the need for increasing the rate of interest payable to the subscribers and also under certain other circumstances, may recommend to the Central Government for modification in the pattern which will enable the Fund to derive additional yield towards Interest. Considering the recommendation of the Board, the Central Government may modify the pattern of Investment, specifying the date from which it is applicable, in the Gazettee of India. The pattern of Investment prescribed by the Central Government should conform to Section 20 (a to d )of Indian Trust Act, 1882 as given in Annexure '4'

#### **CATEGORY IN WHICH THE FUND IS INVESTED:**

- 8.1.13 The Investible Funds, as far as un-exempted establishment is, the one that is available under the Investment account opened at Security Services Branch which includes the contributions transferred from EPF Account No. 5, the Interest earned on investment, redemption proceeds received. The percentage of the amount to be invested is applied with reference to total available Fund, on each day.
- 8.1.14 The pattern, as in force, as on 1.4.98, provides for investment in the following categories:

Central Government Securities; State Government and Govt. Guaranteed Securities; Bonds/Securities of Public Financial Institutions and Public Sector Companies and certificate of Deposits issued by Public Sector Bank. Apart from this, the Central Board of Trustees, as per the Item No. (iv) of Investment pattern has decided that 20% of the investible amount shall be invested in any of the remaining 3 categories. The explanation to the terms used in the pattern of Investment is given in Annexure -5.

### **SPECIAL DEPOSIT SCHEME:**

8.1.16 As per the pattern of Investment in force, as on 1.4.98, no amount out of the current accretions shall be invested in the Special Deposit Scheme. However as per para 3 of the pattern of Investment (as on 1.4.98), the interest received on the Special Deposit Scheme shall be invested in the Special Deposit Scheme itself. The Special Deposit Scheme, as per the existing directions of the Government of India, will be in force upto 30. 6. 2003. Further, all moneys received on maturity of deposits under the Special Deposit Scheme are required to be reinvested in the Special Deposit Scheme only (Authority: Central Office Letter No. Inves./I/ 1 (14)/94, dt. 18.3.97).

**NOTE:** Special Deposit Scheme was introduced by the Government of India for the benefit of non-Government Provident Fund Superannuation and Gratuity funds on 1.7.75. This Scheme has been extended up to 30.6.2003. The deposits will fetch interest @ 12% p.a. from the date of deposit. The Special Deposit Scheme Account may be opened in the Reserve Bank of India or in any nationalised Bank. The deposit and withdrawal from the Special Deposit Scheme should be strictly in accordance with the scheme governing the Special Deposit Scheme.

## PROCEDURE FOR INVESTMENT BY THE SECURITIESSERVICE BRANCH OF THE STATE BANK OF INDIA, MUMBAI.

8.1.17 In accordance with the agreement entered into with the State Bank of India, Securities Service Branch will invest the Employees' Provident Fund moneys as per the pattern of Investement and furnish the following on a daily basis:-

- a) Investment advice
- b) Details of interest realised
- c) Details of maturity/redemption proceeds realised. On the close of every half-year, the Bank shall furnish half-yearly certificate of investment holdings held on behalf of the Central Board of Trustees, Employees' Provident Fund.

### **MONITORING OF INVESTMENT:**

- 8.1.18 The Head Office of the Organisation in New Delhi is responsible for monitoring the investment of Employees' Provident Fund moneys by the State Bank of India. It is the prime responsibility of the Financial Adviser & Chief Accounts Officer to ensure that the investment is made according to the pattern and the Bank adheres to the terms of agreement in full. The Investment Section in the Head Office under the charge of Regional Provident Fund Commissioner (Investment) shall be responsible for proper maintenance of accounts, registers and data relating to investment made by State Bank of India. The Investment accounts and other Registers as indicated below are required to be maintained:
- 1. Investment of Employees' Provident Fund moneys (Main Account)
- 2. Investment of Employees' Pension Fund moneys (Pension fund account)
- 3. Investment of Insurance Fund moneys (EDLI Investment account)
- 4. Investment of Staff Provident Fund moneys (SPF Investment Account)
- 5. Investment of Pension-Cum-Gratuity Fund moneys (Pension-cum-Gratuity Investment account)

6. Investment of Administration Funds (Central Administration Investment account) under Employees' Provident Fund and Employees' Deposit Linked Insurance Fund.

### **NOTE:**

The Family Pension Fund moneys and Insurance Fund moneys invested in the Public Account till 15.11.95 & 30.6.97 continue to be kept in the Public account and interest thereon is being credited to Public Account.

### **Investment Registers**

- 8.1.19. A register of securities in the form prescribed (Refer Chapter 17) to indicate the number and type of securities in which the moneys of the Fund are invested and the interest and Maturity proceeds realised should be maintained separately in respect of each account. This includes deposits made in Public Accounts and Special Deposit Scheme accounts of Administration funds.
- 8.1.20 The Securities registers should be kept up-to-date by posting the details of securities purchased and interest realised as per the advice received from the State Bank of India, Mumbai. At the close of each month, a summary should be prepared furnishing the details of the amount available for investment by transfer from account No. 5, 11, 21, 8, 9, 4, 24, as the case may be, interest realised on securities, securities with-drawn from the holdings (in the event of grant of exemption to an establishment) securities credited to the holdings (acceptance of past accumulations on cancellation of exemption) value of securities matured, investment made under each category (viz. Central, State, SDS, etc.) and the balance available.
- 8.1.21 A scrip wise register of the securities purchased under each category should also be maintained for watching the realisation of interest and maturity proceeds. The entries in these registers should be checked 100% and initialled by the Superintendent (Investment Section) before its submission to the Assistant Provident Fund Commissioner/Regional Provident Fund Commissioner (Investment). The monthly summary should be submitted to the Financial Adviser and chief Accounts officer/ before 20th of the month following to which the transaction relates.

### **SCRUTINY OF ADVICES/CERTIFICATES:**

8.1.22 On receipt of Advice from the Bank on the transactions of each day, it should be verified that the balance is correctly brought forward, apportionment is made in accordance with the pattern of investment, interest realised promptly and accounted for; maturity proceeds collected promptly; amount transferred correctly accounted for; interest and brokerage paid/collected correctly; instructions for Investment properly complied with.

### **PROMPT COLLECTION OF INTEREST:**

8.1.23 The Investment Section will maintain the interest collection register and scrip-wise register for watching the collection of interest and maturity proceeds and their re-investment by Bank. Any delay in the collection of interest etc. and re-investment should be brought to their notice.

### **VERIFICATION OF CERTIFICATE OF HOLDING:**

- 8.1.24 The scrip wise register will show the face value and cost price of securities purchased on various dates and its progressive balance, due date of interest, date of maturity, etc. This register should be kept up-to-date.
- 8.1.25 On receipt of the half-yearly certificate of holding from the Bank, the correctness should be verified with reference to the scrip-wise register and discrepancies, if any, should be referred to the Bank.
- 8.1.26 It is necessary to maintain data relating to Investment, interest due, etc. on various securities, redemption due on various Securities and fed to the Computer so as to have effective control over the management of investing the funds,

### PROCEDURE FOR INVESTMENT OF PENSION FUND MONEYS, INSURANCE FUND MONEYS, STAFF PROVIDENT FUND MONEYS, PENSION-CUM-GRATUITY **FUNDS MONEYS:-**

8.1.27 The above Funds are required to be invested in accordance with the pattern of investment as applicable to Employees' Provident Fund moneys. In view of this, the procedure explained for investing the Provident Fund moneys is applicable for these Funds also. State Bank of India also will Invest these moneys as per the agreement.

### INVESTMENT OF SURPLUS ADMINISTRATION FUND UNDER EMPLOYEES' PROVIDENT FUND & EMPLOYEES' DEPOSIT LINKED INSURANCE FUND **SCHEME:**

Funds under Employees' Provident Fund and 8.1.28 administration Employees' Deposit Linked Insurance Fund Schemes were invested upto January, 1989 in State Bank of India, its associate Banks and its nationalised banks in Term Deposits fetching Interest @ 10% p.a. With effect from February, 1989, the surplus administration accounts are being invested in the Special Deposit Account with the Central Government in Reserve Bank of India New Delhi. For this purpose, with the approval of the Central Government and Reserve Bank of India, Mumbai, two separate accounts were opened in Special Deposit Account by the Central Provident Fund Commissioner in Reserve Bank of India, New Delhi, one in respect of Employees' Provident Fund Scheme and the other for Employees' Deposit Linked Insurance Scheme. The head of accounts are as under :-

### Scheme

E.P.F Scheme, 1952 (1)

Administration Fund of Employees Provident Fund Scheme 8012-SDs - Special Deposit Employees' Provident Fund Scheme

(Administration Fund)

Heads of Accounts

(Account No. 62 allotted by Reserve Bank

of India)

**E.D.L.I. Scheme**, 1976 Administration Fund of Employees'

Deposit Linked Insurance Scheme 8012-SDs - Special Deposit

(2)

of Employees' Deposit Linked Insurance Scheme (Administration Fund) (Account No. 63 allotted by Reserve Bank of India)

- 8.1.29 The salient features of the Scheme as it relates to the above accounts are as under :-
- (i) the deposits will carry interest @ 12% per annum payable from the date of deposits;
- (ii) the interest will be credited to the deposit account;
- (iii) the deposits will be accounted for by the Reserve Bank of India in the Government account under the respective heads of accounts, namely, Administration Fund of Employees' Provident Funds Scheme and Administration Fund of Employees' Deposit Linked Insurance Scheme;
- (iv) the interest will be debited to the head "2049 interest on small savings, Provident Fundinterest on Special Deposits and accounts";
- (v) a Pay and Accounts Officer of the Ministry of Labour will be authorised to make withdrawal from these accounts by cheque;
- (vi) the bank will send a monthly scroll in respect of accounts to the Controller of Accounts, Ministry of Labour.
- 8.1.30 The Central Board of Trustees, Employees Provident Fund accorded its approval to the investment of surplus Administrative Fund in the Special Deposit Account with the Reserve Bank of India, New Delhi at its 117th meeting held on 13.10.88 and 118th meeting held on 4.4.89.
- 8.1.31 The Central Board of Trustees, Employees' Provident Fund through a resolution authorised the Central Provident Fund Commissioner, Additional Central Provident Fund Commissioner, Financial Adviser and Chief Accounts Officer, Regional Provident Fund Commissioner (Finance and Accounts) (headquarters) to operate the Special Deposit Account with the Reserve Bank of India and do all such actions as may be necessary for that purpose for and on behalf of the Central Board of Trustees, Employees' Provident Fund.
- 8.1.32 In order to ensure prompt transfer of surplus administration funds for investment in Special Deposit Scheme account, Banking Section in the Central office may issue a standing instruction to the State Bank of India, New Delhi to transfer the surplus amount from Account No, 4 and 24, after retaining a minimum balance that may be required to meet normal expenses, which may be determined from time to time in consultation with Financial Adviser & chief Accounts Officer. Bkg. section will watch prompt investment by State Bank of India and keep a record of investment made with reference to Bank statement /advices, in the Cash Book of Account Nos. 4 and 24 and the withdrawals made, if any, from Special Deposit Scheme Account. This should be verified with the records kept by Pay and Accounts Officer, Ministry of Labour Interest due on Special Deposit Account should also be promptly collected on due dates.

### INVESTMENT OF PENSION FUND MONEYS IN PUBLIC ACCOUNT

8.1.33 Consequent on the introduction of Employees' Pension Scheme, 1995, (Employees' Family Pension Schem, 1971 ceased to operate with effect from 16.11.1995), the deposits that were standing to the credit of Public Account as on 15.11.95 are treated as Pension Fund moneys and continue to remain in the same account. Further, the contribution of the Central

Government towards pension Fund @ 1.16% of pay of members will also be deposited into the Public Account. The interest due on the Public Account will continue to be realised and credited in the same account (Rate of Interest allowed as per the ceased Employees' Family Pension Scheme, 1971, for the deposit in Public Account was @ 8.5% per annum).

8.1.34 In view of the above, the Pension Fund money is kept in two different places i.e. one in State Bank of India and another in the Public Account. The Investment Section in the Head Office will maintain a register showing the amount deposited in the Public account and interest thereon and verify the correctness thereof.

### **INSURANCE FUND MONEYS KEPT IN PUBLIC ACCOUNT:**

8.1.35 Deposits made into the Public Account on account of the investment of Insurance Fund moneys upto 30.6.97 shall continue to be kept invested in the Public Account. Investment Section in the Head Office will ensure maintenance of accounts on the amount kept invested in Public Account and also watch realisation of interest due thereon:

# PORT FOLIO TO MANAGEMENT OF FUNDS BELONGING TO AND UNDER THE CONTROL OF THE CENTRAL BOARD OF TRUSTEES OF THE EMPLOYEES' PROVIDENT FUNDS BY THE STATE BANK OF INDIA

- 1.1 Central Office of the State Bank of India, Mumbai has entered into an agreement with the Central Board of Trustees, Employees' Provident Fund on 28.3.1995 to act as the Portfolio Manager of the Funds belonging to and under the control of Central Board of trustees, Employees' Provident Fund with effect from 1st day of April 1995.
- 1.2 The appointment of State Bank of India as Investment Manager/Agent is for one year from 1.4.1995 and unless notice in writing in advance of 60 days is given by the Trustees, the appointment shall continue from year to year on the same conditions. The State Bank of India is entitled to terminate this agreement by giving a notice specifying a date of such termination which shall not be fewer than 60 days after the date of giving such notice to the Trustees. The Portfolio Management of the funds of the Central Board of Trustees, Employees' Provident Fund by State Bank of India, Security Service Branch, Mumbai will be strictly in accordance with the said Agreement (not printed).
- 2.1 The accounts that are maintained by the Securities Service Branch, Mumbai for the purpose of Port-folio management of the funds of the Central Board of Trustees, Employees Provident Fund and inflow of the funds are:

Investment Account that are kept Funds to be received from with Securities the accounts

Services Branch, Mumbai , kept at SBI, Main Branch

1. Central Board of Trustees, Employees'
Provident Fund Investment Account
Employees' Provident Fund Account No. 5

2. Central Board of Trustees,
Employees' Provident Fund
Investment Account
Employees' Pension Fund

Account No. 11

Central Board of Trustees,
 Employees' Provident Fund
 Investment A/C EDLI Fund

Account No. 25

4. Central Board of Trustees, Employees' Provident Fund Investment Account Staff Provident Fund

Account No. 8

Central Board of Trustees,
 Employees' Provident Fund
 Investment Account
 staff Pension-Cum-Gratuity

Account-No. 9

6. Central Board of
Trustees Employees
Provident Fund
Investment Account
Calcutta High Court.

-nil -

- 2.2 Apart from the above transfer from the State Bank of India, Mumbai Main Branch (except the Calcutta High Court Investment Account), the receipts by way of collection of interest and maturity proceeds, on investment held by the bank on behalf of the Trustees will also be credited to the respective accounts.
- 2.3 The debits will be raised for the purpose of the investment of funds.
- 2.4 The investment should be made as per the prescribed pattern of investment to the extent prescribed. The Securities Services Branch, State Bank of India, Mumbai, shall maintain separate Special Deposit Scheme accounts in respect of each investment accounts for depositing the money in Special Deposit Scheme Account. The investible amount in the said investment accounts, is required to be deposited in the respective Special Deposit Scheme Account of the Central Board of Trustees, Employees Provident Fund on the same day by retaining Rs. 1,000/- in each account.

To meet the investment to the extent required and to adjust the shortfall, if any, the amount already parked in Special Deposit Scheme Account over and above the present pattern of investment is required to be withdrawn for investing in other categories. The amount thus withdrawn should be taken to the respective investment account for further investment.

### 3. OFFICERS OF EMPLOYEES' PROVIDENT FUND AUTHORISED

The persons holding any of the following offices in the Employees' Provident Fund Organisation are authorised to communicate with State Bank of India, Mumbai on day to day affairs of investments:

- i). Central Provident Fund Commissioner
- ii). Financial Adviser and Chief Accounts Officer
- iii) Additional Central Provident Fund Commissioner, Head Office, New Delhi
- iv) Regional Provident Fund Commissioner (Finance and Accounts), Head Office,

# 4.1 GUIDELINES FOR INVESTMENT ON EMPLOYEES PROVIDENT FUND MONEY TO BE FOLLOWED BY SECURITIES SERVICE BRANCH, STATE BANK OF INDIA, MUMBAL

The funds of the Employees'Provident Fund Organisation are required to be invested as per the pattern of investment prescribed by the Government of India from time to time.

The investment decisions are to be taken with maximum emphasis on safety, optimum return, sound commercial judgement and avoiding funds to be idle.

The bonds, securities are to be purchased from the primary market with the following conditions:

- i) Firm allotment should be ensured;
- ii) No brokers should be involved;
- iii) Interest should accrue from the date of payment itself;
- iv) If any brokerage or any such commission is payable by the Public Financial Institutions/Public Sector Companies, it is to be secured for Employees' Provident Fund and should be credited to Central Board of Trustees, Employees' Provident Fund Investment account.
- v) Quotations should be called for from the empanelled brokers every day.
- 4.2 (i) The Bank will fix the maximum price at which it will buy securities, keeping in view the current yield pattern in the market available on the type of loan bonds eligible for purchase under this category.
- (ii) The quotations will be opened in the presence of two senior officers of State Bank of India, Securities Service Branch and they will take joint unanimous decision.
- (iii) On opening of quotation, if the rate offered is less than the reserve price, the bank will invest. If no offer is made below the fixed/reserved price, all offers will be rejected.
- 4.3 The reserved price file should be kept in the custody of Senior most official managing the job of investment in the State bank of India, Securities Service Branch.

The Bank will review the reserve price from time to time, keeping in view of the current market yield pattern.

- 4.4 While investing any State loans and/or guaranteed bonds, past track records regarding payment of interest/maturity proceeds should be taken into consideration. This investment should be done by calling for competitive quotation as a standing arrangements on day to day basis. As far as possible, only short dated securities, that is, maturing within 10 years should be purchased from the secondary market. If such securities are not available in the secondary market, State Bank of India may go for longer maturity security by subscription in the primary market.
- 4.5 State Bank of India can also purchase securities from any scheduled bank without payment of brokerage, provided the securities are purchased at market price. If the securities are purchased from State bank of India itself, it should be ensured that they are of market price and that on the day the State Bank of India is not off-loading low yielding securities of a similar nature. It should also be ensured that no other securities of this nature are available in the market.

4.6 Employees' Provident Funds' money shall not be used to buy securities/bonds held by State Bank of India or its subsidiary banks in its own investment portfolio or any other portfolio managed by them.

## 4.7 PARKING OF FUNDS IN SPECIAL DEPOSIT SCHEME ACCOUNT WITHDRAWAL, COLLECTION OF INTEREST.

- (a) The State Bank of India Should on a daily basis ensure that the funds are transferred to Special Deposit Scheme Account and keep a minimum of Rs. 1,000/- in the investment account. This will ensure interest from day one.
- (b) While calculating the interest payable to the Trustees of the Funds, for all the funds withdrawn from Special Deposit Scheme for investing in other avenues, the interest should be calculated on last in first out method. This is as per Government of India's instructions because;
- (i) Government orders contemplate that the pattern of investment shall conform to the proportion laid down at the year end.
- (ii) It has also been clarified by Government that the funds withdrawn from Special Deposit Scheme shall earn interest of 5.5% for the duration they were parked in Special Deposit Scheme. Therefore when, say, an amount of Rs. 10 crores is withdrawn from Special Deposit Scheme the liability of 5.5% interest will only be on this Rs. 10 corers. To identify this Rs. 10 crores in a fund where there are daily accretions the only logical method is last in first out.

## 5.1 COLLECTION OF INTEREST ON MATURITY PROCEEDS BY THE PAST, PRESENT AND FUTURE INVESTMENTS.

State Bank of India Securities Service Branch shall collect interest and maturity proceeds on investment as on 1.4.95 kept with Reserve Bank of India and transferred to them by the Central Board of Trustees, Employees' Provident Fund and the subsequent transfer of securities and also the investments made by them on or after 1.4.95, on the due dates and credit them to the appropriate accounts of the Trustees. While doing so, it shall be the duty of State Bank of India, Securities Services Branch to inform the institutions etc., where the money is invested, that in terms of Section 10 of the Income Tax Act, 1961, the interest received by the Trustees is not income and hence not liable for deduction of tax at source.

## 5.2 TRANSFER AND ACCEPTANCE OF SECURITIES FROM THE EXEMPTED FUND OF THE EMPLOYEES' PROVIDENT FUND

State bank of India shall transfer and accept securities on behalf of Trustees to and from exempted funds as per instructions issued by the Trustees in this regard from time to time.

## 5.3 TRANSFER OF SECURITIES FROM NEWLY COVERED ESTABLISHMENTS HAVING EXISTING PROVIDENT FUND

State Bank of India shall also accept securities on transfer by the newly covered establishments having their own Provident Fund Trust.

## 6 ADVICES AND STATEMENTS TO CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND

Daily statement and monthly statement of accounts in the format (Statements B to E) should be sent separately in respect of each account maintained at State Bank of India, Securities Services Branch, Mumbai. The Bank will send half yearly holding statement for the period ended 31st March and 30th September in respect of each account. They will supply to the Employees Provident Fund details with tabulation of securities owned and held by them including certificate numbers in such tabulation.

At the end of each financial year, State Bank of India shall furnish a statement of the investments and income and expenditure account and a balance sheet reflecting the position of the fund and the investments made.

### 7. <u>CUSTODY OF SECURITIES</u>

Securities on assets acquired on behalf of the Trustees shall be kept at the discretion in the custody of State Bank of India, securities Service Branch, Bombay or any of its branch/office at Bombay by giving due notice to the Trustees.

### 8 REPORTS TO THE TRUSTEES BY INDEPENDENT AUDITORS/ ACCOUNTANTS:

State Bank of India shall provide to the Trustees, at the expense of the Trustees and at such times as the Trustees reasonably require, with reports by independent auditors/accountants on the accounting system, internal accounting control and procedures for safeguarding securities, including securities deposited and/or maintained in a Securities system, relating to the service provided by State Bank of India, such reports shall be of sufficient scope in sufficient detail as may reasonably be required by the Trustees to Provide reasonable assurance that any material inadequacies would be disclosed by such examination, and, if there are no such inadequacies, the reports shall so state.

### 9.1 **RECORDS**

State Bank of India shall create and maintain such records relating to its activities and obligations in such manner as is usual in the course of business and/or as may be agreed between the Trustees and State Bank of India. All such records shall be subject to security requirements of State Bank of India applicable to its own employees having similar-records within the State Bank of India and such regulations as may reasonably be imposed by State. Bank of India at all times, during the regular business hours of State Bank of India be open for inspection by duly authorised officers, employees or agents of the Trustees, Reserve Bank of India, Stock Exchange Bureau of India, comptroller and Auditor General of India, Auditors and any other authorities.

### 9.2 **SECURITY SYSTEM**

Securities are required to be kept in accordance with the stipulation laid down in the agreement entered into with Central Board of Trustees, Employees' Provident Fund.

### 10 **REMUNERATION**

State Bank of India shall be entitled to the remuneration/fees that may be fixed by mutual consent every year. All out-of-pocket expenses shall be reimbursed by the Central Board of Trustees, Employees' Provident Fund at actuals. These are exclusive of government commission payable to State Bank of India by Reserve Bank of India on transactions put through the Special Deposit Scheme Account (s).

The Schedule of fees includes transaction fees on actual money invested for every investment in any manner except Special Deposit Scheme Accounts; income collection fees to be charged on actual money collection, including overdue interest, if any, in respect of interest income collected in all investment avenues other than Special Depost Scheme Accounts 'Custodial fees to be collected on face value of holdings in respect of all securities held for all investments other than Special Deposit Scheme Accounts and SGL Account Securities.

## CUMULATIVE POSITION OF VARIOUS FUND INFLOWS & OUTFLOWS ENCLOSURE TO DAILY STATEMENT OF INVESTIBLE FUNDS

### STATEMENT NO.:

		SIATEN	AENT NO.:
ACCOUNT NO.: 5			DATE:
PARTICULARS	POSITION AS OF PREVIOUS WORKING DAY	TODAYS POSITION	TOTAL POSITION AS OF TODAY
INFLOWS ERESH ACCRETIONS LESS CHARGES ADD CHARGES O/A REFUND NET ACCRETION	application in the state of the		
INTEREST 1. ST. GTEED. SEC. 15% 2. PSU/PSFI BONDS 40% 3. CENTRAL GOVT. 25% 4. ST. GUARANTEED 20%			,
INTEREST TOTAL			
MATURITIES REFUND OF APPLICATION MONEY OTHER RECEIPTS INCENTIVES BROKERAGE	•		
TOTAL			
OUTFLOWS CREDIT INTO SDS A/C INVESTMENT CENTRAL GOVT. 25% ST/CEN GTEED SEC. 15% INV. IN PSU/PSFI 40% ST GT/PSFI. 20% ST. DEV. LOAN 20% CENTRAL GOVT. 20%			
TOTAL			
OPENING BALANCE IN CURREN' DAYS NET RECEIPTS INTO CUI WITHDRAWAL MADE FROM SI	RRENT A/C		
SUB-TOTAL			
DAYS INVESTMENTS CLOSING BALANCE IN CURREN	Γ A/C.		

STATE BANK OF INDIA SECURITIES SER. BRANCH. EPFO SECTION DATE: For STATE BANK OF INDIA

CHIEF MANAGER (E.P.F.O.)

### STATEMENT - A

### DAILY STATEMENT OF INVESTIBLE FUND

ANNEXURE B

## DETAILS OF INTEREST RECEIPTS ENCLOSURES TO DAILY STATEMENT OF INVESTIBLE FUNDS

Account No:		<del></del>	-		Date		
Particulars of Security		Face Value	Quantity	Total Value	Coupon Rate	Interest due date	Date interest Received
(1)	(2)	(3)		(5)	(6)	(7)	(8)
Amount du	ne	Amount Received	Income Tax Deducted, if any.	Bank (	Charges	Remarks	if any
(9)		(10)	(11)	(1	2) .	(13)	

## DETAILS OF INVESTMENTS ENCLOSURE TO DAILY STATEMENT OF INVESTIBLE FUNDS

Account No	<b>).</b>	Date
1.	Sr. No.	
2.	Brief Particulars Of security	
3.	Security Code No.	
4.	Face Value	
5.	Quantity	,
6.	Rate	
7.	Front and incentive	
8.	Coupon Rate	
9.	Cost or Rate (6 x 5-7)	
10. ] ag	For Interest	
11. ] Due date	For Maturity	
12.	Redemption value	
13.	Mode of Purchase	
14. ි ජූ ල	From	
retails of interest (recovered for secondary market purchased)	То	
16. (reco	Months	
17. terest	Days	
18. of in	Gross Interest	
19. secon	Income Tax	
20.	Net Interest	
21.	Brokerage paid	
22.	Total cost (9+20+21)	
23.	Bank Charges	-

## DETAILS OF FEES & CHARGES ENCLOSURE TO DAILY STATEMENT OF INVESTIBLE FUNDS.

Account No. :		Date :	
i.	Transaction fees as per Annexure (c)		<del>-</del>
Ħ.	Income Collection fees as per Annexure (b)		
III.	Other Expenditure, if any with full particulars as under:		
IV.	Total for today		
<b>a</b> .	Cum. Amount of outstanding fees & charges to be recovered from EPFO as of previous working day		, -
b.	Add.: Today's fees & charges as per IV above	,	-
	Sub-total		
<b>c</b> .	Less: Fees & Charges recovered today in respect of transaction Date:		
d.	Cum. Amount of outstanding fees & charges to be recovered from ERFO as of today.		

Chief Manager E.P.F.O. Section

### MONTHLY STATEMENT FOR THE MONTH OF \_\_\_\_\_ FOR EPFO A/C\_\_\_\_

Sr. No.	Particulars of Securities	Balance as on Rs.	Deposits Rs.	Withdrawal Rs.	Balance as on Rs.		
1.	a	Central Govt. Loan	s- SGL		-		
	b.	State Govt. Loans-	State Govt. Loans- SGL				
2.	a.	State Gteed. Bonds	-Non- SGL				
	b. Public Sector and financial						
	•	Institutions -NO	ON-SGL				
3.		Residual category	•				
4.	Special Deposi	t Scheme Account					
	a.	RBI 31.3.95					
	b.	SBI					
	c.	Recd. on Transfer f	rom branches				
		Banks					
	GRAND TOTA	\L 1+2+3+4		•			

STATE BANK OF INDIA SECURITIES SERVICES BRANCH EPFO SECTION, MUMBAI

DATED:

### HOLDING STATEMENT FOR THE MONTH OF ...... OF C.B.T. E.P.E. ACCOUNTS

### FOR THE HALF YEAR ENDED

S. No. Particulars of SGL Main A/C No. 5 A/c No. 8 A/c No. 9 Calcutta Pension Insura A/C No.

High Fund A/c nce Fu Court No. 11 nd A/c No. 25

S.G.L.

- 1. Central Govt Loan
- 2. State Govt. Loan

NON-S.G.L

State Guaranteed Bonds
 Public sector financial Institutional Bonds

TOTAL

### SPECIAL DEPOSIT A/C

- 1. RBI as on
- 2. SBL is on
- 3. SBI as on

TOTAL

### THE PATTERN OF INVESTMENT AS PRESCRIBED BY THE CENTRAL GOVERNMENT

Period	Pattern
1952-55	(i) 10% N.S.Cs (ii) 10% Short Terms securities] (iii) 30% Medium Term Securities (iv) 50% Long Term securities
1955 to July, 1959	(i) 10% N.S.Cs (ii) 20% Medium Terms securities (iii) 70% Long Term securities
August, 1959 to February, 1961	(i) 10% N.P.S.Cs (ii) 10% 10 year T.S.D.Cs (iii) 10% medium dated securities (iv) 70% Long dated Securities
March 1961 to April, 1961	(i) 10% N.P.S.Cs (ii) 10% 10 year T.S.D.Cs (iii) 80% Long Term securities
May, 1961 to - October, 1962	(i) 20% N.P.S.Cs (ii) 80% Long Dated securities
November, 1962 to August, 1968	(i) 20% N.D.Cs. (including of N.P.S.Cs and T.S.D.Cs) (ii) 80% other Central Government securities
September, 1968 to March, 1969	(i) 65% in Central Government Securities (including small savings) (ii) 35% State Government & other Government guaranteed securities
1 st April, 1969 to 31 st March, 1970	(i) 50% in Central Government Securities (ii) 50% balance in securities created and issued by the State Government small Savings securities & other securities guaranteed by the Central or State Government.
1st April, 1970 to 31st March 1971	<ul> <li>(i) 25% in Central Government Securities</li> <li>(ii) 15% in state Government Securities and State or Central Govt. Guaranteed Securities</li> <li>(iii) 30% in Special Deposit Scheme.</li> <li>(iv) 30% in Public Financial Institutions/Public Sector Companies and certificate of Deposits issued by a Public Sector bank</li> </ul>
1st April, 1971 to 31st March, 1972	(i) '45% in Central Government Securities (ii) 55% State government securities and these securities guaranteed by the Central Covernment or the State Government in the Tax free small savings securities & in the 1 year, 3 years and 5 years Time Deposits in post office

1st April, 1972 to 30th June, 1972	(i) 45% in Central Government Securities (ii) 55% State Government securities and these securities guaranteed by the Central Government or the State Government in the Tax free small savings securities & in the 1 year, 3 years and 5 years Time deposits in post office
1st July, 1972 to 30th September, 1972	<ul> <li>(i) 45% in Central Government Securities</li> <li>(ii) 25% State Government securities and State or Central Government Guaranteed securities</li> <li>(iii) 30%-Post office Time Deposits and Small Savings.</li> </ul>
1st October, 1972 to 31st March, 1973	<ul> <li>(i) 25% State Government securities and State or Central Government guaranteed securities</li> <li>(ii) 75% Post Office Time Deposits.</li> </ul>
1st April, 1973 to 30th September, 1973	<ul> <li>(i) 45% Central Government Securities</li> <li>(ii) 25% State Government Securities and State or Central Government guaranteed securities</li> <li>(iii) 30% Post office Time Deposits &amp; small savings.</li> </ul>
1st October, 1973 to 31st march, 1975	<ul> <li>(i) 25% State Government securities and State or Central Government guaranteed securities</li> <li>(ii) 75% post office Time deposits &amp; Small Savings</li> </ul>
1 st April, 1974 to 31st March, 1975	<ul> <li>(i) 45% Central Government Securities</li> <li>(ii) 30% post Office Time Deposits &amp; Small Savings</li> <li>(iii) .25% State Government securities and State or Central Government guaranteed securities</li> </ul>
1st April 1975 to 30th June, 1975	<ul> <li>(i) 45% central Government Securities</li> <li>(ii) 30% Post Office Time deposits &amp; Small Savings</li> <li>(iii) 25% state Government securities and State or Central Government guaranteed securities</li> </ul>
1st July, 1975 to 31st March, 1976	<ul> <li>(i) 25% Central Government Securities</li> <li>(ii) 25% State Government/Central &amp; State Government Guaranteed securities</li> <li>(iii) 30% 7 years National Savings Certificates (Second issue and Third issue) or Post office Time Deposits.</li> <li>(iv) 20% Special deposits</li> </ul>
1st April, 1976 to 31st December, 1978	<ul> <li>(i) 25% Central Government Securities</li> <li>(ii) 25% State Government/Central &amp; State Government Guaranteed securities</li> <li>(iii) 30% 7 years national savings certificates (second issue and third issue) or Post office time Deposits.</li> <li>(iv) 20% Special Deposits N.B: From 1.2. 1977 onwards, the maturity proceeds on Post office Time Deposits shall be re-invested 50% in Post office Time Deposits and 50% in Special Deposits.</li> </ul>
1st January, 1979 to 31st December, 1980	<ul> <li>(i) 20% Central Government Securities</li> <li>(ii) 20% State Government/Central &amp; state Government guaranteed securities</li> <li>(iii) 35% 7 year National savings certificates (Second issue and Third issue) or Post office Time deposits.</li> <li>(iv) 25% Special Deposits</li> </ul>

1st January, 1981 to 31st March 1986	(i) 15% Central government Securities (except Treasury bills) (ii) 15% State Government/central & state Govt. Guaranteed securities (iii) 40% 7 year National Savings Certificates (Second issue and Third issue) or Post Office Time Deposit. (iv) 30% Special Deposits
1st April 1986 to 31st March, 1993	(i) Not less than 15% in State Government Securities and State or Central Government Guaranteed securities.  (ii) Not exceeding 85% in Special Deposit Scheme.
1st Aprill, 1993 to 31st March, 1994	(i) 70% in Special Deposit Scheme (ii) 15% in State Government Securities and state or Central Government Guaranteed securities (iii) 15% in public Financial institutions/Public sector Companies and certificate of Deposits issued by a Public Sector Bank.
1st April, 1994 to 31st March, 1995	(i) 55% in Special Deposit Scheme (ii) 30% in public Financial Institutions/Public Sector Companies and certificate of Deposits issued by a Public Sector Bank (iii) 15% in State Government Securities and State or central Government Guaranteed Securities
1st April, 1995 to 30th Septermber, 1996	(i) 25% in Central Government Securities (ii) 15% in State Government Securities and State or central Government Guaranteed Securities (iii) 30% in Special Deposit Scheme. (iv) 30% in Public Financial institutions/Public Sector Companies and certificate of Deposits issued by a Public Sector bank
1st October, 1996 to 31st March, 1997	<ul> <li>(i) 25% in Central Government Securities</li> <li>(ii) 15% in State Government Securities and State or Central Government Guaranteed securities</li> <li>(iii) 20% in Special Deposit Scheme.</li> <li>(iv) 40% in Public Financial institutions/Public sector Companies and certificate of Deposots issued by a Public sector Bank</li> </ul>
1st April, 1997 to 31st March, 1998	<ul> <li>(i) 25% in Central Government Securities</li> <li>(ii) 15% in State Government Securities and State or Central Government Guaranteed Securities.</li> <li>(iii) 40% in Public Financial institutions/Public Sector companies &amp; certificate of Deposits issued by a Public Sector bank [and the infrastructure development finance company Ltd(IDFC) (vide notification 10/3/98)] and/or.</li> <li>(iv) 20% to be invested in any of the above three categories as decided by the Board of trustees.</li> </ul>

1st April, 1998 onwards	<ul> <li>(i) 25% in Central Government Securities</li> <li>(ii) 15% in State Government Securities and State or Central Government Guaranteed Securities.</li> <li>(iii) 40% in Public Financial Institutions/Public Sector Companies &amp; Certificate of Deposits issued by a Public Sector Bank [and the Infrastructure Development Finance Company Ltd (IDFC) (vide notification 10/3/98)] and/or.</li> <li>(iv) 20% to be invested in any of the above three categories as decided by the Board of Trustees.</li> <li>(v) The Board of Trustees, subject to their assessment of the risk</li> </ul>
***************************************	risk return prospects, may invest upto 10% out of (iv) above, in private sector bonds/securities which have an investment grade rating from at least two credit rating agencies.

# PUBLISHED IN THE GAZETTE OF INDIA PART-II SECTION 3 (II) GOVERNMENT OF INDIA BHARAT SARKAR MINISTRY OF LABOUR SHRAM MANTRALAYA, NEW DELHI.

Dated 19 June 1998.

### **NOTIFICATION**

S. O. In exercise of the powers conferred by sub- paragraph (1) of paragraph 52 of the Employees' Provident Funds and Mis, 1952 and in suppression of the Notification of the Government of India in the Ministry of Labour No. S.O. 909 dated the 21st March, 1997, the Central Government hereby directs that all incremental accretions belonging to the Fund shall be invested in accordance with the following pattern namely:	
(i) Central Government Securities (ii) a) Government securities as defined in section2 of the public Debt Act, 1944 (18 of 1944) created and issued by any State Govt. and/or	TWENTY-FIVE PERCENT.
b) Any other negotiable securities principal whereof and interest whereon is fully and unconditionally guaranteed by the Central Government or any State government except those covered under (iii) (a) below.	FIFTEEN PERCENT.
(iii) a) Bonds/securities of Public Financial Institutions' as specified under section 4(a) of the Companies Act; "Public Sector Companies" as defined in section 2(36-A) of the Income-Tax Act 1961, including Pub Sector Banks, Infrastructure Development F Company (IDFC), and/or	
<ul> <li>b) Certificate of deposits issued by public sector banks.</li> <li>(iv) To be invested in any of the above three categories as decided by the Board of Trustees.</li> </ul>	TWENTY PERCENT
(v) The Board of Trustees, subject to their assessment of the risk return prospects, may invest upto 10% out of (iv) above, in private sector bonds/securities which have an investment grade rating from at least two credit rating agencies	

- 2. Any moneys received on the maturity of earlier investments reduced by obligatary outgoings, shall be invested in accordance with the investment pattern prescribed in this notification.
- 3. Interest received on the Special Deposit Scheme shall be invested in the Special Deposit Scheme itself. Similarly, interest received under other categories shall be re-invested in the same category.
- 4. The investment pattern as envisaged in the preceding paragraphs may be achieved by the end of a Financial year and is effective from 1st April, 1998.

(F.No. G-20015/2/93-SS.II)

Sd/

(J.P. SHUKLA)

UNDER SECRETARY TO GOVT. OF INDIA.

## EXTRACT OF THE INDIAN TRUST ACT, 1882 Section -20 Investment of Trust Money

Where the Trust-property consists of money and cannot be applied immediately or at an early date to the purpose of the Trust, the Trustee is bound (subject to any direction contained in the instrument of Trust) to invest the money on the following securities, and on no others-

in promissory Notes, debentures, stock or other security of any State Government or of the Central Government, or of the United Kingdom of Great Britain and Ireland:

Provided that securities, both the principal whereof and the interest whereon shall have been fully and unconditionally guaranteed by any such Government, shall be deemed, for the purposes of this clause, to be securities of such Government;

(b) in bonds, debentures and annuities charged or secured by the Parliament of the United Kingdom before the fifteenth day of August, 1947 on the revenues of India or of the Governor General in Council or of any Provinces:

Provided that, after the Fifteenth day of Feburary, 1916, no money shall be invested in any such annuity being a terminable annuity unless a sinking fund has been established in connection with such annuity but nothing in this provison shall apply to investments made before the date aforesaid:

- (bb) in India three and a half per cent stock, India three percent stock, India two and a half percent stock or any other capital stock which before the 1st August, 1947, was issued by the Secretary of State for India in Council under the authority of an Act of Parliament of the United Kingdom and charged on the revenues of India or which was issued by the Secretary of State on behalf of the Governor General in Council under the Provisions of Part XIII of the Government of India Act, 1935:
- (c) in stock or debentures of or shares in, Railway or other Companies, the interest whereon shall have been guaranteed by the secretary of State for India in Council or by the Central Government or in debentures of the Bombay Provincial Co-operative Bank, Limited, the interest whereon shall have been guaranteed, by the Sectetary of State for India in council or the State Government of Bombay;
- (d) in debentures or other securities for money issued, under the authority of any Central Act or Provincial Act or state Act by or on behalf of any Municipal body, Port Trust or city improvement trust in any Presidency-town, or in Rangoon Town or by or on behalf of the Trustees of the port of Karachi.

### **DEFINITION**

### **GOVERNMENT SECURITY**

(Section 2 of the Public Debt Act, 1944)
Government security means -

- (a) a security, created and issued, (by the Govt.) for the purpose of raising a public loan and having one of the following forms, namely:-
- (i) stock transferable by registration in books of the Bank;
- (ii) a promissory note payable to orden;
- (iii) a bearer bond payable to bearer:
- (iv) a form prescribed in this behalf;
- (b) any other security created and issued (by the Govt.) in such form and for such of the purposes of this Act as may be prescribed;
- "Prescribed" means prescribed by rules made under the Act;
- "Promissory note" includes a treasury bill

Forms of Govt. Securities: A Government Security may be held or issued in the from of -

- (1) a Govt. Promissory note payable to or to the order of a certain person;
- (2) a bearer bond payable to bearer provided the issue in this form is permitted in respect of the loan to which the security appertains by a notification in the Gazette of India or the official gazette of the State according as the notification relates to the security of the Central or the State Government;
- (3) stock in the manner laid down in rule 5 thereunder;
- (4) a treasury bill payable to or to the order of a certain person;
- (5) a promissory note in Form I assumable to a Ruler of a former Indian State.

### **STOCK**: Stock may be:

- 1. registered in the books of the Public Debt., Office, for which stock certificates are issued; or
- held, subject to such conditions and restrictions as the Bank may prescribe, at credit of the holder in the Subsidiary General Ledger Account maintained by the Public Debt. Office.

### Extract of Sec. 4A of the Companies Act, 1956:

### **PUBLIC FINANCIAL INSTITUTIONS:**

- 4A (1) Each of the financial institutions specified in this sub-section shall be regarded, for the purposes of this Act, as a public financial institution, namely;
- (i) the industrial Credit and Investment Corporation of India Limited, a company formed and registered under the Indian Companies Act, 1913 (7 of 1913);
- (ii) the Industrial Finance Corporation of India, established under section 3 of the Industrial Finance Corporation Act, 1948 (15 of 1948);
- (iii) The Industrial Development Bank of India, established under section-3 of the Industrial Development Bank of India Act, 1964 (18 of 1964);
- (iv) the Life Insurance Corporation of India, established under section 3 of the Life Insurance Corporation Act, 1956 (31of 1956);
- (v) the Unit Trust of India, established under section 3 of the Unit Trust of India Act, 1963 (52 of 1963).
- 2) Subject to the provisions of sub-section (1), the Central Government may, by Notification in the Official Gazette, specify such other institution as it may think fit to be a public Financial Institution; Provided that no institution shall be so specified unless:
- (i) it has been established or constituted by or under any Central Act, or
- (ii) not less than fifty-one percent of the paid-up share capital of such institution is held or controlled by the Central Govt.

### Extract of Sec. 2 (36A of Income tax Act, 1961)

### **PUBLIC SECTOR COMPANY**

Public Sector Company means any Corporation established by or under any Central State or provincial Act, or a Government Company as defined in Section 617 of the companies Act, 1956 (1 of 1956).

The above definition of Public Sector Company has been inserted w.e.f. 1.4.1987 by the Finance Act, 1987. It is practically the same as the definition in the explanation-II Sub-Section -2B of Section -32 A of the Act.

### **Definition of 'Government Company'**

6.1.7. For the purposes of (This Act) Government company means any company in which not less than fifty-one percent of the (paid-up share capital) is held by the Central Government, or by any State Government or Governments or partly by the Central Government and partly by one or more State Governments (and includes a company which is a subsidiary of a Government as thus defined.)

### **PUBLIC SECTOR BONDS**

The Bonds are transferable by endorsement and delivery. As such, the provisions of Sub-Section(1) of Section 108 of Company's Act,1956,in so far as the Section requires a proper instrument of transfer to be duly stamped and executed by or on behalf of the transferor and by, on behalf of transferee do not apply to bonds issued by a Govt. company provided an intimation by the transferee specifying the name, address and occupation, if any has been delivered to the company alongwith the certificate relating to the Bond and if no such certificate is in existence alongwith letter of allotment of Bond.

### **CERTIFICATE OF DEPOSIT**

A certificate of Deposit is a document of the title to a time Deposit. Being a bearer document, Certificate of Deposits are readily negotiable and are attractive, both to the Banker and to the investors. In that, the banker is not required to encase the deposits prematurely while the investor can sell the same in the secondary market. This ensures ready liquidity. The Certificate of Deposits are intended to widen the range of instruments available in the money markets. The Certificate of Deposits is issued in multiple of Rs. 25 lakhs subject to the minimum size of certificate of deposit would be Rs. 1 crore and the maturity between 91 days and one year. Interest rate is to be determined by the demand and supply factors. The Certificate of Deposits are transferable after 45 days.

The Certificate of Deposits are subject to reserve requirements as these included in the 'demand and true liabilities' in terms of which last reserves are determined. Banks are not allowed to buy back their own Certificate of Deposits or to grant loans against them; but, there seems to be no restriction in one Bank's buying the Certificate of Deposits of another. The Bank issuing the Certificate of Deposits gains to the extent the interest rate is less than the rate for one year Fixed Deposits. The depositors gains if the rate of interest is more than the rate for deposits of 46 days to 90 days. They also have the added advantage of liquidity. Banks too are partially freed of the need to face the uncertainties of a volatile call money market. The Banks are free to issue Certificate of Deposits depending upon their requirements. This is that amount to freeing of Certificate of Deposit rates at the Wholesale end of the deposit market.

### 8.2 B. ACCEPTANCE OF PAST ACCUMULATION DUES:

### Need for acceptance of Past Accumulation dues:

- 8.2.1 According to Sections 15 (2) and 17 (5) of the Act, on application of the Employees' Provident Funds Scheme, on account of coverage of an establishment under the Act/or on cancellation of exemption under Section 17 (4) of the Act, u/p 27/27-A (exceeding Rs. 5 Lakhs)the establishment shall transfer the Provident Fund accumulation of the members (P.A. dues) alongwith connected books of accounts to the Central Board of Trustees, Employees' Provident Fund.
- 8.2.2 The transfer of Past Accumulation should be determined as on the date of application of the Employees' Provident Funds Scheme, 1952.
- 8.2.3 The transfer should be made in accordance with the procedure prescribed under para 28 of the Scheme.
- 8.2.4 The acceptance of P.A. dues by the Central Board of Trustees, Employees' Provident Fund plays a vital role in the field of service to the subscribers. Any delay in acceptance of P.A. dues will adversely affect the Provident Fund members, who will be deprived of their refund of dues promptly and will not be in a position to avail their entitled Advance/With-drawal under para 68 of the Scheme and will also result in delay in issue of annual statement of accounts. It is, therefore, necessary that the acceptance of P.A. dues should be made within the shortest possible time, taking all possible steps to avoid delay at any stage in the acceptance.
- 8.2.5 In the process of acceptance of P.A. dues, there are many outside agencies involved viz. State Bank of India, Bombay and other banks, Post Office, Income Tax Department, Financial institutions and Government of India, etc.
- 8.2.6 The establishments which are due to transfer the P.A. dues may not be conversant with the procedure and manner in which the P.A. are transferable. Mere physical transfer of their Securities, Deposits, Bank accounts, etc. will not entail them in fulfilling their responsibility.
- 8.2.7 The establishment should, therefore, be given guidance in the matter of transfer of P.A. dues as and when an establishment is brought under the purview of the Act or while issuing an order cancelling the exemption or withdrawal of Relaxation order or in case of surrender of exemption by the establishment. The area Enforcement Officer should play a vital role in educating the Employers in obtaining the P.A. dues in proper manner as provided for in the Scheme and through the guide lines issued.
- 8.2.8 The Regional/Sub-Regional Office should ensure that a set of guidelines for transfer of PA, dues is sent to the establishment wherever transfer is due.
- 8.2.9 In the process of acceptance of Securities, the Enforcement branch and Accounts branch in the Regional/Sub-Regional Office are involved. The Central Office will only co-ordinate the process. Considering the need for expeditious action in accepting the Securities towards P.A. dues, the entire work has been decentralised. Accordingly, the power to accept the securities has been delegated to the Regional Provident Fund Commissioner (Finance &

Accounts), Regional Provident Fund Commissioner-in-charge of the Region and Regional Provident Fund Commissioner in-charge of the Sub-Regional office.

### PROCEDURE FOR ACCEPTANCE OF P.A. DUES:

- 8.2.10 Para 28 of the Employees' provident Fund Scheme, 1952 regulates the acceptance of PA. dues.
- 8.2.11 P.A. dues are acceptable only on application of the Employees' Provident Fund Scheme, 1952 to an establishment.
- 8.1.12 The transfer of P.A. can be accepted only where the P.A. was held in the name of the Trust/establishment on the date of application of the Scheme. However, the P.A. in the from of Securities held in the name of Bank can be accepted after ensuring that the Securities were held on behalf of the Trust for safe custody or as a portfolio Investment manager.
- 8.2.13 The P.A. dues should be transferred only in Cash. Wherever the P.A. dues are kept in the from of Government Securities and Government Guaranteed Securities, etc., the same may be accepted provided the Securities/Deposits are transferable to the Cental Board of Trustees, Employees' Provident Fund with necessary change in the name of the holder in the Security itself.
- 8.2.14 Matured Securities should not be accepted. Securities which are due for repayment, within a period two months from the date it is received by Regional/Sub-Regional Office should not be accepted.
- 8.2.15 Securities purchased after the date or coverage of cancellation of exemption should not be accepted. In such cases, the dues payable beyond the actual date of coverage/ cancellation of exemption should be deposited in cash.
- 8.2.16 The amount due towards P.A. should be assessed as on the date of coverage or cancellation of exemption and not on the date on which coverage letter is issued.
- 8.2.17 In the case of a Unit/Division, etc. of an establishment, not forming part of an exempted Fund of the main establishment on account of bifurcation or on forming of a separate company for which a separate code number is allotted for continued applicability, the P.A. dues of the members joining the separate unit should be transferred out of the investment holdings of the Exempted Fund. The transfer should be made in respect of all the categories and in all the scrip of securities of different rate of Interest and different maturity date (Year) so that the overall yield, type and category of Securities are distributed according to the ratio of Funds due to be transferred to the Central Board of Trustees, Employees' Provident Fund and to be retained by Transferror Fund. However, taking into account, the practical difficulties and with reference to the Investment holdings, the Regional Provident Fund Commissioner (Finance & Accounts)/ Regional Provident Fund Commissioner-in-charge of the Sub Regional Office may decide the Securities to be transferred without resulting in loss to the Central Board of Trustees, Employees' Provident Fund.
- 8.2.18 Where an establishment having its own recognised Fund has sought for exemption from the date of applicability of the Act (prospective or retrospective), but neither the

relaxation order is issued nor the compliance under the Scheme is secured and the P.A. is also not transferred as required under the Act/Scheme by the Employer and where a decision is taken by the Regional Provident Fund Commissioner in consultation with Regional Provident Fund Commissioner (Finance & Accounts) to consider issue of relaxation order/grant of exemption, the establishment should be treated as un-exempted one for the period from the date of coverage upto the date of relaxation order from a prospective date and the Administrative charges for up-to -the date of Relaxation order (current month) should be levied with Penal Damages thereon. However, considering the hardship that may cause to the members on the possible delay in accepting the P.A. dues and re-transferring back in the prescribed ratio, the establishment may be permitted, as a special case, to continue the operation of the Fund and in such cases, the establishment need not transfer the P.A. dues. The above provision is only to be operated in exceptional cases and not as a matter of routine.

## DUE DATE FOR TRANSFER OF P.A. DUES (INCLUDING THE BALANCE IN THE S.B. ACCOUNT OF THE FUND):

8.2.19 <u>CASH</u>: To be deposited in Employees' Provident Fund Account No. 1 (State Bank of India) against the classification in the column viz. "Transfer of P.A. dues" within 10 days from the date of application of the Scheme. (Period should be reckoned from the date of issue (despatch) of Coverage letter and not from the due date of (Coverage). Transfer of Cash after the due date will attract Penal Damages under section 14-B of the Act.

### **SECURITIES/ DEPOSITS:**

8.2.20 Securities/Deposit etc. to be transferred, after due transfer endorsement, within 30 days from the date of application of the Scheme. (Period should be reckoned from the date of issue Coverage letter). Any delay in transfer will NOT attract levy of Damages However, the Regional/Sub-Regional Office should invoke the penal provisions to secure compliance. Where ever, the Securities are not accepted/acceptable by State Bank of India, the Cash should be paid and treated as cash Transfer.

### **PAST ACCUMULATION STATEMENT:**

8.2.21 The transferor establishment should submit the P.A. statement (Abstract & detailed statement) with due reconciliation on the amount of P.A. dues and the Securites/Cash transferred, within 25 days from the date of application, reckoning the period as explained above.

### **VALUATION OF SECURITIES:**

8.2.22 The acceptance of P.A. dues in Securities should be valued as under and the quantum of amount transferred should be with reference to the price for which the Securities are accepted, in respect of its value noted by the establishment or the method adopted in determining the values of Securities.

### **GOVERNMENT/GOVERNMENT GUARANTEED SECURITIES:**

8.2.23. To be valued at the purchase price. The purchase price as verified from the books of the Fund and documents showing the details of purchases on different dates & certified by the area Enforcement Officer, should be relied upon.

### **NATIONAL SAVINGS CERTIFICATE:**

- 8.2.24 Wherever the National Savings Certificate is transferable in favour of the Central Board of Trustees, Employees' Provident Fund, the Certificate may be accepted as per the appreciated value, as on the due date of transfer of P.A. dues, as appearing on the certificate or on average value, as the case may be.
- 8.2.25 This will be subject to taking of Interest on notional basis either on average value method (the total yield on interest divided by the number of years) or actual appreciated value on year to year basis, for credit to the members' account. In case, the interest is not credited, the certificate should be accepted at the face value only.

### OTHER SECURITIES/DEPOSITS (INCLUDING TERM DEPOSITS IN BANKS, ETC.

8.2.26 The above category of Securities/Deposit shall be accepted at the price for which actually purchased.

### NATURE OF ENDORSEMENT TO BE MADE ON SECURITIES:

8.2.27 All Securities (G.P. Notes/Stock/Bonds/ Certificate Deposit, etc. ) should be endorsed only in the following manner:

### "PAY TO CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND"

No other endorsement is acceptable and no abbreviation in the manner of endorsement is permitted. The endorsement should be signed by the authorised signatory. The endorsement should be clear and legible and made in ink within the space/cage Provided.

8.2.28 No endorsement or part thereof should be written in a piece of paper and attached. Blank endorsement is not acceptable. Cross endorsement to be confirmed by the endorser in a separate letter addressed to the State Bank of India. Cancellation/alteration or cutting in an endorsement should be made only under proper authentication by the signatory. An endorsement made by an individual who has been adjudicated insolvent or a firm which has either been adjudicated insolvent or dissolved or a company or other corporate body which has gone into liquidation is not recognised. The signature in an endorsement should agree letter to letter with the holders name appearing in the previous endorsement or on the face of the Note, as the case may be. Signature should also be made in running hand writing and not in capital letters. The name of the signatory should be decipherable from the signature. Superfluous signatures should be cancelled under proper authentication. All endorsements in the Securities should be certified by the Public Debt Office of Reserve Bank of India/State Bank of India or by the authority issued the Security.

NOTE: For detailed guidance in the matter of endorsement and the provisions of Public Debt Act/Rules, the Securities Manual issued by the Government of India, Ministry of Finance (department of Economic Affairs) may be consulted. Similarly, any doubt on Endorsement, etc. may be got clarified from the State Bank of India (Securities Department)/Public Debt office, Reserve Bank of India, on Government Securities.

### ACCEPTANCE OF P.A. STATEMENT

- 8.2.29 The P.A. Statement received from the establishment should be received by the Enforcement Section. The abstract portion, showing the reconciliation of dues and Cash/Securities transferred should be verified physically with reference to the Securities received. The correctness of endorsement made by the establishment should be verified including the purchase price, etc. through the Enforcement Officer and record the same in the register of P.A. dues.
- 8.2.30 On acceptance of securities by the State Bank of India, Bombay through MDS (Memo. on Deposit of Securities), the P.A. Statement should be authenticated duly certifying the acceptance of entire amount by State Bank of India and forward the same to Accounts Branch. The dues towards P.A. dues should be entered in the DCB register and arrange to levy damages for belated deposits of Cash portion.
- 8.2.31 On acceptance of P.A. statement at the level of Assistant PF Commissioner, the interest due on the P.A. from the date of coverage/cancellation of exemption to the year upto which Annual Statement of Accounts have already been compiled, should be worked out separately through computer. The amount so arrived (P.A. + Interest) should be included as O.B. for the current year (duly showing the arrears interest in the Interest Suspense Account).

### **Delegation of powers:**

8.2.32 The resolution of Central Board of Trustees, EPF empowering the R.P.F.C. I, II and F&A to accept the securities is placed as Annexure 6 to this Chapter. The said RPFCs should forward their specimen signatures to the Central Office for onward transmission to the S.B.I., Mumbai for registration and obtain the Registration No. and conveyed to the RPFC concerned. The registration No. should be indicated in the letter forwarding the securities to the S.B.I., Mumbai. On change in incumbent, the earlier registration should be cancelled and fresh registration should be made.

# RESOLUTION PASSED AT 113TH MEETING OF THE CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND HELD AT NEW DELHI ON 12TH OCTOBER, 1987.

RESOLVED THAT THE CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND, HEREBY AUTHORISED ALL ITS REGIONAL PROVIDENT FUND COMMISSIONER, WHETHER GRADE-I OR-II, WHO ARE IN-CHARGE OF ITS REGIONAL OR SUB-REGIONAL OFFICES ALL OVER INDIA FOR THE TIME BEING. TO DO ALL OR ANY OF THE FOLLOWING ACTS, NAMELY, TO TENDER TO THE RESERVE BANK OF INDIA ANY GOVERNMENT SECURITY ON BEHALF OF THE OF DULY ENDORSED/ SAID CENTRAL **BOARD** TRUSTEES TRANSFERRED/DISCHARGED; AND TO OTHERWISE DEAL WITH OR IN SUCH GOVERNMENT SECURITIES AS MAY BE INCIDENTAL TO ANY OF THE PURPOSES STATED HERE IN BEFORE; TO RECTIFY ANY DEFECTS/IRREGULARITIES IN THE CHAIN OF ENDORSEMENTS ON THE SECURITIES SO TENDERED ; TO CORRESPOND, SIGN AND/OR EXECUTES ANY DOCUMENT INCLUDING ANY SIMPLE LETTER OF UNDERTAKING/INDEMNITY, BOND OF INDEMNITY, GUARANTEE AND DECLARATION: AND TO RECEIVE INTEREST AND PRINCIPAL OF SUCH SECURITY ON BEHALF OF THE SAID CENTRAL BOARD OF TRUSTEES. EMPLOYEES' PROVIDENT FUND.

PROVIDED THAT NOTHING HERE IN BEFORE SHALL BE CONSTRUED TO HAVE AUTHORISED ANY SUCH REGIONAL PROVIDENT FUND COMMISSIONER TO SELL OR PURCHASE ANY SUCH GOVERNMENT SECURITIES FOR AND ON BEHALF OF THE SAID CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND.

# RESOLUTION PASSED AT 124TH MEETING OF THE CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND HELD AT NEW DELHI ON 20.8.90

RESOLVED THAT THE CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND, HEREBY AUTHORISES REGIONAL PROVIDENT FUND COMMISSIONERS. (F & A) IN ALL REGIONAL OFFICES. IN ADDITION TO ALL ITS REGIONAL PROVIDENT FUND COMMISSIONERS WHETHER GRADE-I OR II WHO ARE FOR THE TIME BEING IN-CHARGE OF ITS. REGIONAL OR SUB-REGIONAL OFFICES ALL OVER INDIA, TO DO ALL OR ANY OF THE FOLLOWING ACTS, NAMELY, TO TENDER TO THE RESERVE BANK OF INDIA ANY GOVERNMENT SECURITY ON BEHALF OF THE SAID CENTRAL BOARD OF TRUSTEES DULY ENDORSED, TRANSFERRED/DISCHARGED; AND TO OTHERWISE DEAL WITH IN SUCH GOVERNMENT SECURITIES AS MAY BE INCIDENTAL TO ANY OF THE PURPOSES STATED HEAR IN-BEFORE; TO RECTIFY ANY DEFECTS/IRREGULARITIES IN THE CHAIN OF ENDORSEMENTS ON THE SECURITIES SO TENDERED: CORRESPOND, SIGN AND/OR EXECUTE ANY DOCUMENT INCLUDING ANY SIMPLE LETTER OF UNDERTAKING/INDEMNITY, BOND OF INDEMNITY, GUARANTEE AND DECLARATION; AND TO RECEIVE INTEREST AND PRINCIPAL OF SUCH SECURITY ON BEHALF OF THE SAID CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND.

PROVIDED THAT NOTHING HERE IN BEFORE SHALL BE CONSTRUED TO HAVE AUTHORISED ANY SUCH REGIONAL PROVIDENT FUND COMMISSIONER (F & A) TO SELL OR PURCHASE ANY SUCH GOVERNMENT SECURITIES FOR AND ON BEHALF OF THE SAID CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND.

### **GUIDELINES FOR ACCEPTANCE OF SECURITIES**

The following instructions are required to be followed strictly in regard to acceptance and the transfer of securities in favour of the Central Board of Trustees, Employees' Provident Fund under the provisions of para. 28 of the Employees' Provident Fund Scheme, 1952:-

### PART—I GENERAL

- 1. The Securities Services Branch of State Bank of India, Mumbai is entrusted with the work of investing the accretions of Employees' Provident Fund, holding of Securities in safe custody on behalf of the fund and also the Acceptance of Securities received from the employers on account of past accumulation dues and transferred by Central Provident Fund Commissioner/Regional Provident Fund Commissioners for safe custody, collection of periodical interest, maturity proceeds etc. Hence, all the securities etc. are required to be forwarded to the Securities Services branch, State Bank of India.
- 2. The Securities should be forwarded under cloth bound cover through registered and insured post duly enclosing a self-addressed acknowledgement card.
- 3. The Securities should be forwarded to the State Bank of India through the standard proforma prescribed i.e. form No. TS-I/T.S.-II (Format enclosed).
- 4. Each type of securities should be sent through a separate forwarding letter i.e. G.P. Notes, Bond, Stock Certificates, P.O.T.D., N.S Cs and S.D.S accounts. On any account different types of securities should not be mixed up and sent under a single forwarding letter to the State Bank of India. Procedure to be followed in regard to scrutiny of the securities and procedure to be followed for acceptance and the nature of endorsement to be made under each type of securities and the format of rubber stamp to be affixed in various accounts of securities are given in Part-III of this Annexure(II & VIII).
- 5. As per the 2nd proviso to para 28 of the E.P.F. Scheme, 1952 non-Govt securities such as fixed deposit receipts/terms deposits receipts of the Nationalised Banks, etc. are to be accepted towards P.A. dues only after the prior approval of Central Government. As and when the non-Govt, securities are received from the newly covered etts, towards the P.A. dues, the same should be referred to the Central Provident Fund Commissioner for obtaining necessary approval from the Central Government.
- 6. Except on cancellation of exemption/ on Coverage of establishment wherein a private provident Fund was in existence, the security should not be accepted from other establishments under any circumstances.
- 7. In accordance with the provisions of this Office Circular letter No. Invst. I /3 (13)/80 dated 18.5. 1987 wherever the exemption is cancelled under para 27 of the Scheme and where the past accumulations to be transferred by the exempted establishments exceeds Rs. 5 lakhs, the establishments are allowed to transfer the Past accumulations partly in cash and partly in securities. The securities received in such cases are also required to be processed and forwarded to the State Bank of India, Mumbai. Before forwarding the Securities to the State

Bank of India, it should be ensured that the transfer is effected strictly as per the provisions of the para 28 of the Scheme.

- 8. The securities which are required to be accepted should be verified by the area Enforcement Officer so as to ensure the correctness of the purchases price of the securities being transferred to the Central Board of Trustees, Employees' Provident Fund.
- 9. The securities which have already been notified for repayment should in no case be accepted on account of the past accumulations.
- 10. A certificate from the Income Tax Commissioner approving of the transfer of the accumulated assets of the old Private Provident Fund to the new one, i.e. Employees' Provident Fund should be obtained before the transfer is formally affected.
- 11. It should be ensured that the securities are transferred as promptly as possible.
- 12. The Regional Office should consult the local Public Dept. Office of the Reserve Bank of India or Local bankers of the issuing authorities in case of Govt. guaranteed bonds to ensure that the endorsements made in the securities are in order so that securities be passed on to the Central Board of Trustee, Employees' Provident Fund and that there are no possible grounds on which the securities may not be registered by the Securities Department of the State Bank of India by the issuing authority in the name of Central Board of Trustees, Employees' Provident Fund. This is mainly with a view to ensure that the delay is avoided in accepting the securities and thereby avoiding any possible loss on account of non- realisation of interest and maturity proceeds on the due dates.
- 13. The submission of securities to the higher officials, namely, Assistant Provident Fund Commissioners/Regional Provident fund Commissioners should always be through a locked box, the keys of which would be with the sender and receiver. The securities which are not in use should remain deposited in a locked box, lodged inside a steel almirah. Every security as soon as received in the Regional Office should be entered first in the register of valuable documents maintained by the Inward Dak Section and handed over directly to the Officer concerned after his signature in ink is obtained in the register. The securities thus received should be entered by the Section dealing with them in the prescribed register of securities (Ref: Chapter: 17)

At the end of each month a reconciliation should be struck between the number of securities shown as receipt in the register of valuable documents and the number of securities entered in the register of securities maintained in the Section dealing with the securities.

- 14. Only on acceptance of the Securities by the State Bank of India, Mumbai on behalf of the Central Board of Trustees, Employees' Provident Fund, the amount of past accumulation dues should be posted in the ledger accounts of the individual members. However, in the case of POTD and S.D.S. accounts, cash with the prior approval of the FA & AO, the past accumulation dues may be credited on pro rata basis to the members account to the extent of valid transfer effected, i.e. the name of account holder is changed to the Central Board of Trustees, Employees' Provident Fund, in the POTD and S.D.S Pass Books and also in the record of the authority maintaining the accounts.
- 15. Apart from the maintenance of registers shown in chap. 17 a separate register should be maintained in the section dealing with the securities to show the details of securities due

from each establishment received and forwarded to the State Bank of India till their final acceptance.

- 16. The securities should be accepted at their purchase price.
- 17. The securities should not be accepted if they have already matured or are likely to mature within 2 months or they have been purchased after the date of coverage or cancellation of exemption (except in cases where action had already been initiated to purchase securities as verified and certified by the area Enforcement Officer).
- 18. Before transferring the securities the transferor should collect the interest on them upto the latest due dates, i.e. the dates on which interest became payable.
- 19. Wherever the interest warrants are received the same should be endorsed in favour of the State Bank of India, account- Employees Provident Fund Main Account, Central Board of Trustees, Employees' Provident Fund. Wherever the interest warrants are received on account of interest realised on State Govt. and Government guaranteed securities the State Bank of India should be specifically instructed that the proceeds of the interest warrant should be realised and the proceeds credited in the respective category. The interest on SDS realised, if any, and received from the establishment through order/cheque/demand draft the same should be endorsed in favour of State Bank of India for credit to Employees' Provident Fund Main Account under Special Deposit Scheme.
- 20. After the receipt of securities duly transferred in favour of Cental Board of Trustees, Employees' Provident Fund, Intrest warrant, if any, is received alongwith the income-tax deduction certificate, the Income Tax deduction certificate alone should be forwarded to the Central Office for further necessary action.
- 21. Wherever the matured securities are required to be accepted as a special case, the matter should be referred to the Central Office for issuing necessary guidance/clarification.
- 22. A monthly return showing the details of establishments for which exemption cancelled/newly covered establishments wherein a Private Provident Fund was in existence during a month alongwith details of securities received and accepted etc. is required to be submitted to Central Office on 15th of the month following to the month to which the return relates. The format to be adopted for this purpose is given in Part-III of this Annexure (Annexure IX).

Even in case where there is no case of cancellation of exemption/newly coverage, a 'NIL' return should invariably be submitted.

23. Wherever the cases are difficult to process and which are involving complicated legal issues and any difficulty faced in regard to procedural aspect, the same may be referred to the Central Office for guidance.

## PROCEDURE FOR TRANSFER OF SECURITIES TO THE CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND.

### I - GOVERNMENT PROMISSORY NOTES/BONDS.

The securities should be endorsed only as follows: "PAY TO THE CENTRAL BOARD OF TRUSTEES, EMPLOYEES' PROVIDENT FUND".

In fact no other endorsement is acceptable to the Reserve Bank of India as no notice of trust in respect of Govt. securities is receivable by Govt. as per Section 6 of the Public Debt Act, 1944. The pay order i.e. endorsement in favour of the Chairman or Trust/Trustees of the factories Employees' Provident Fund by previous holder is not required. The pay order or endorsement should therefore be in the personal name/names of the chairman of the trust/ trustees without making any reference to Trust. The subsequent endorsement in favour of the statutory fund should agree letter for letter with his/their name/names as inserted by the previous holder.

- 2. The endorsement in the G.P. Note should be clear and legible and made in ink on one of the cages provided for the purpose on the back of Promissory Note. No endorsement or part thereof should be written on a piece of paper and attached to the Promissory Note.
- 3. An endorsement which transfers only a part of the amount in a G.P. Note is not valid.
- 4. An endorsement in blank is not acceptable to the Reserve Bank of India.
- 5. Cross endorsement should be confirmed by the endorser in a separate letter addressed to the Reserve Bank of India, his signature being attested by a Magistrate under his Court seal.
- 6. Cancellation/alteration or cutting in an endorsement should be made only under proper authentication by the signatory.
- 7. An endorsement made by an individual who has been adjudicated insolvent or a firm which has either been adjudicated insolvent or dissolved or a company or other corporate body which has gone into liquidation is not recognised by the Reserve Bank of India.
- 8. A G.P. Note bearing such an endorsement should be referred to the Public Debt Office for instructions.
- 9. The signature in an endorsement should agree letter for letter with the holders name appearing in the previous endorsement or on the face of the note as the case may be.
- 10. Signature should always be made in running and not in capital letters. The name of the signatory should be decipherable from the signature. Superflous signatures should be cancelled under proper authentication.
- 11. If there is any doubt about the validity of endorsement the Regional Office should insist the establishment to resubmit the security after getting the endorsement certified by the

Public Debt Office of the Reserve Bank of India or by the issuing authority where the securities stand registered for payment of interest.

- 12. If interest on a G.P. Note has not be collected for several years, a letter of explanation should be addressed by the endorser to the issuing authority giving therein full particulars of the note. The signature on the letter of explanation should be duly attested by a Magistrate or a Treasury Officer under his office seal or by a banker whose signature is on the record of the Reserve Bank of India, Mumbai.
- 13. For further details, the provisions of the Securities Manual issued by the Govt. of India, Ministry of Finance (Department of Economic Affarirs) (available with R.B.I) may be consulted.

### II - INSCRIBED STOCK CERTIFICATE

- 1. The inscribed stock certificate should be transferred in favour of the Central Board of Trustees, Employees' Provident Fund by completing the 'Transfer Deed' provided on the reverse of the certificate.
- 2. The endorsement should be certified by the Public Debt Office where the securities are registered/Issuing authority.
- 3. Any addition or cancellation in the stock certificate should be properly authenticated by the endorser. No endorsement or cancellation thereof should be made on paper pasted on the security. This should be made on the body of the instrument. Endorsement should always be neat, distinct and should be within the space allotted for endorsement on the reverse of the stock certificate.

### III - POST OFFICE TIME DEPOSIT ACCOUNTS

1. The transferor $\epsilon$	stablishment should forward the Post office Time Deposit pass book
alongwith a statement in	quadruplicate showing the deposits made date-wise, interest due and
collected form the date	of coverage/cancellation of exemption. The establishment should also
forward the postal depar	ment Form No. SB - 3 duly filled in the following manner: -
Name of Post Office	POTD Account No.
Period	Total amount Rs.
'Pay to Central Board o	Trustees, Employees' Provident Fund," The pass book should also be
obtained from the transfe	eror.

- 2. The form SB-3 (Specimen enclosed at Annexure VI) is to be used for transferring the Post Office Time Deposit account from the name of the transferor to the Central Board of Trustees, Employees' Provident Fund.
- 3. The Regional Office should scrutinise the pass book and the connected statement and attest the form SB-3 by the Regional Provident Fund Commissioner on behalf of the Central Board of Trustees, Employees' Provident Fund.
- 4. Simultaneously the Postal Department form No. SB 10 (b) (Specimen enclosed Annexure VII) is to be completed and signed by Regional Provident Fund Commissioner for arranging the transfer of Post Office Time Deposit account in favour of Central Board of Trustees, Employees' Provident Fund from the issuing post office to the General Post Office,

Mumbai. Thereafter the form SB-3 alongwith form SB-10 (b) and the relevant P.O.T.D. pass books should be sent through the standard proforma prescribed (Form No. TS-II) to the post office wherein the account is presently maintained.

- 5. The General Post Office, Mumbai on receipt of the Post Office Time Deposit Pass books will open a fresh account in the name of Central Board of Trustees, Employees' Provident Fund. The new account number alongwith the pass books will be sent to State Bank of India, Mumbai, for affording Credit to the account of Central Board of Trustees, Employees, Provident Fund Main Account. The State Bank of India, Mumbai, will then furnish a memorandum on deposit of securities intimating the amount transferred and credited to the Central Board of Trustees, Employees' Provident Fund, New Post Office Time Deposit account No. to the Central Provident Fund Commissioner, New Delhi, alongwith a copy to the Regional Provident Fund Commissioner concerned.
- 6. Regional Commissioner should closely watch the transfer of P.O.T.D. account in favour of Central Board of Trustees, Employees' Provident Fund and also transfer of account to General Post Office, Mumbai and intimate the same to the Head Office.

### IV - Transfer of Special Deposit Scheme

- 1. The Special Deposit Scheme Account of the Central Board of Trustees, Employees' Provident Fund is being maintained with State Bank of India, Mumbai. All the deposits under S.D.S accounts are credited to Govt. account on the same day and there is no physical transfer of funds involved in transferring the S.D.S. account in favour of Central Board of Trustees, Employees' Provident Fund.
- 2. The transferor establishment should approach the deposit Bank which holds the deposit of their fund by preferring an application for transfer of S.D.S. account in favour of Central Board of Trustees, Employees' Provident Fund so as to transfer the balance to the State Bank of India, Mumbai where the S.D.S. account of Central Board of Trustees, Employees' Provident Fund is maintained.
- 3. The establishment should also furnish the details of deposits made, interest due/collected as on the date of cancellation of exemption/coverage to the Regional Provident Fund Commissioner concerned alongwith the S.D.S. pass book.
- 4. The following documents are also required to be furnished by the transferor establishment to the deposit office for onward transmission to Reserve Bank of India. (<u>Public Accounts Department</u>). Mumbai, after completing the necessary formalities by the deposit Office:-
- (i) Certified copy of Govt. Order issued by the Regional Provident Fund Commissioner withdrawing the exemption/covering the establishment under the provisions of the Act and for transferring the funds to the Central Board of Trustees, Employees' Provident Fund.
- (ii) Application and certified copy of resolution passed by the Trustees of the Fund to be transferred for transferring the account to Central Board of Trustees, Employees' Provident Fund;

- (iii) Pass book of the relevant S.D.S. account;
- (iv) Statement of accounts in quadruplicate.
- (v) Memorandum in form Annexure VIII addressed to SBI, SSB, Mumbai.
- 5. The Bank which holds the Special Deposit Scheme account should be advised to rule off in the ledger maintained with the remarks "account transferred to Central Board of Trustees, Employees' Provident Fund on \_\_\_\_\_\_\_". Similar remarks should also be made in the relevant pass book by the Bank.
- 6. The Bank should also be advised to work out the interest due on the account and to forward the documents referred to at (i) to (iv) above to State Bank of India Mumbai. A copy of the transfer advise obtained from the Deposit Bank and a statement showing the details of a date-wise deposits of the special deposit scheme account should be forwarded to the Head Office.
- 7. The acceptance of Special Deposit Scheme account will be intimated through memorandum of deposit by the State Bank of India, Mumbai to the Central Provident Fund Commissioner, New Delhi along with a copy to the Regional Provident Fund Commissioner concerned.
- 8. When SDS account is transferred from one bank to another Bank transfer of fund does not take place.
- 9. Under no circumstances the SDS A/c should be closed and proceeds (Balance) collected by the transferor.

## REGISTERED A.D.

	MEMORANDUM
From : The Manager,	To The Manager State Bank Of India Securities Services Branch IInd floor, Mumbai Main Branch, Mumbai Samachar Marg, Mumbai 40023
	Special Deposit Scheme, 1975 - Transfer of Account
Whose Special Deposit As to transfer the balances to (EPFO) maintained with 2. Accordingly a duthe relative pass book senclosed. The account of amount of Rs. (in words)	quested by the (Name of the Fund) Account was maintained with this office under the captioned Scheme of the Special Deposit Scheme Account of Central Board of Trustees your office.  Inplicate copy of the application for transfer of balance together with howing a balance of Rs. (in words) and a statement of account is of Central Board of the Trustees (EPFO) may be credited with the and the pass book duly certified may be returned to the transfero owing address by Registered A/D Post.
3. Interest paid up to	(Manager)
Copy forwarded for inforusion (Name and address of the	

<u>Transfer of account:</u> The balance in the deposit account of a Fund will be permitted to be transferred to the account of another Fund maintained at another office of the same or another receiving bank in case of -

- a) the grant or withdrawal of exemption to an establishment under the provisions of the Employees Provident Fund and Miscellaneous Provisions Act 1952, or
- b) the reconstruction of an establishment or amalgamation with another establishment, in circumstances necessitating the transfer of the entire Fund balances to another Fund maintained with another office of the same or another deposite bank. Transfer of balances will not be allowed in any other case.

The account holder of a Fund wishing to transfer his account will submit application (in duplicate) to the receiving office at which his account is maintained, alongwith his Pass Book, indicating the name of transferor office, the Fund to which he desires to transfer his account and the purpose of the transfer. On receipt of the application and the pass book, the account will be ruled off in the ledger with the Remark "Account transfered to (full name of transferree office) on------(date)". A similar Remarks will also be made in the relative pass book, but the balance will not be disturbed.

A duplicate copy of the application together with the pass book will thereafter be forwarded to the office to which the balance in the account is required to be transferred, accompanied with a memorandem as in Annexure VIII. Since the account has already been credited to the Government Account, no transfer of funds will be involved, nor is it necessary to include the same in the receipt surplus. However the balance will continue to earn interest in the prescribed manner under the Scheme. In order to facilitate calculation of interest, the transferor office will also enclose with the Memorandum a statement showing the details of the transactions (both receipts and payments) as per the ledger account of the account holder. The transferree office will make anecessary entries in the account of the transferor Fund to facilitate calculation of interest not claimed/paid so far. A suitable indication may be made in the ledger against the amount to show that the amount has been transferred from another office and products may be recorded suitably. For the purpose of paying future interest and/or repayment etc. the amount will be treated as having been received at the transferree office.

Periodical balancing of ledger:- A progressive balance book will be maintained in which the daily debit and credit total of the Special Deposit scrolls and amounts transferred from or to another office will be posted under the initials of supervising official. Once a month, the balances in the ledger will be taken down in a balance book, only the serial number of the account being entered therein, and checked and agreed with the progressive balance book.

Audit Transactions under the Special Deposit Scheme will be subject to audit by the Comptroller and Auditor General of India. Books of Account and other records of the branches of the offices and agencies in respect of the Special Deposit Scheme which form the basis of, are otherwise relevant to the transactions will, therefore, be kept separate from those relating to the banks own accounts & shall be made available for audit at such time & at such place as may be required by the Comproller and Auditor General of India or any person appointed by him in this behalf.

3.

Regd. A.D. Insured for Rs, 100/

# OFFICE OR THE REGIONAL PROVIDENT FUND COMMISSIONER (Full Address)

No.		Dated the:
Secur	Manager, rity Services Branch , Mumbai.	•
Subject :-	Central Board of Trustees, Emplorement Forwarding of Securities for safe	oyees' Provident Fund - Main Account- custody - regarding.
	Establishment's Name Code number	•
dated 4.11.19 Sir, In ac Employees' I respectively Government Accordingly,	per 22.12.1987.  Ecordance with the resolution perovident Fund in its 113th & 124 the undersigned is authorised, on securities, etc., towards the accept	b. Invest. I. 209 (2) (2) Genl/Delegation/86 cassed by the Central Board of Trustees, 4th meeting held on 12.10.1987 & 20.8.1990 behalf of the C.B.T., E.P.F. to deal with the tance of past accumulation dues in securities. I duly endorsed/transferred in favour of State tance and safe custody.
Type of	Total No. of	Aggregate
Securities	Securities	face value
		(Rupees)
G.P. note or Stock Certifi as the case m	cate,	
	ly send your memorandum of depoissioner and copy thereof to the unc	sit of securities early to the Central Provident dersigned

Yours faithfully,

· Please acknowledge receipt in the enclosed form.

(Encl	l:•			
1.	Securities	Nos.		
2.	List of Certifica	tes,	t .	
	in duplicate.		•	
3.	Acknowledgem	ent Form)		
			(Name)	_:
			Regional Provident Fund Commissioner	
		^	Registration No. of specimen	
			signature with S.B.I., Mumbai	
	C	,	,	
	Copy forwarded	110 :-	-	
D.,	ama ta t		4	
	ame to:	enal Dravid	lent Fund Commissioner, New Delhi, alongwith	o const of
	<del></del>			
			ning the purchase price of the securities as ver	
	ned by the area Ei ved from M/s.	morcement	Officer in the Remarks column. The securities I	iave oçen
iccei	ved from 141/5.		Code Ng.	
	,		due to coverage vide coverage memo. No.	
dated			llation of exemption granted under Section/ Para.	
			on No, date	
aproparation,	*			
(Enc	l : As above ).			
			,	- }
			( Name )	
			Regional Provident Fund Com	missioner
	•		S	
			E	
			A	
			L	

### OFFICE OF THE REGIONAL PROVIDENT FUND COMMISSIONER-(Full Address)

(Encl: to letter	No	dated		)
	of India, Mumbai I	s forwarded to Securities Se for acceptance on behalf of C ent Fund - Main Account		
	re the property of the Cls & Miscellaneous Pr	the following securities, nar C.B.T., E.P.F. by virtue of povisions Act, 1952 and the	rovision	s of the Employees'
	Particulars of securitie (Name of Loan)	s G.P. Note/ Stock certificate Number	Face value	Remarks(Purchase price of the loan to be indicated by the RPFC for the use of C.P.F.C.)
(1)	(2)	(3)	(4)	(5)
	** #	Total		A
				1

(Name )
Regional Provident Fund Commissioner
S

E

A

I

# Form TS-11 OFFICE OF THE REGIONAL PROVIDENT FUND COMMISSIONER (Full Address)

No.	Dated the:
То	
The Postmaster,	
•	Office Time Deposit Account towards previous stees, Employees' Provident Fund by M/s.
Ref : - P.O.T.D. Account No.	for Rs.
under the Employees' Provident Funds & !	xemption/coverage of the captioned establishment Miscellaneous Provisions Act, 1952, the P.O.T.D. ost office is required to be transferred in favour of ation
	elegraph, through the Circular letter No. has delegated the powers to all heads of postal D. accounts (P.F.) to the C.B.T., E.P.F.
	e transferor and attested by the R.P.F.C. on behalf ass-books are forwarded herewith for transferring . E.P.F. in your Post Office.
Mumbai. To enable the CBT, EPF to real dates it is also necessary to transfer the ac SB-10(b) is therefore enclosed duly execut You are requested to transfer the said P.	E.P.F. is maintained with General Post Office, lise the interest and repayment proceeds on due count to G.P.O. Mumbai. An application in Form led by the R.P.F.C. on behalf of the C.B.T., E.P.F. O.T.D. account from your Post Office to G.P.O., or making necessary transfer endorsement thereon.
date of transfer of account to G.P.O. Mun	unt transferred, account transfer number (AT No.) abai number of pass-book transferred etc. may be up the matter with G.P.O., Mumbai for further action is requested.
6. Please acknowledge receipt of the p	bass-books in the enclosed acknowledgement form.

(Encl :  1. Form SB-3, (Name)  2. From SB-10 (b): Regional Provident Fund Commissioner  3. POTD Pass Book for C.B.T., E.P.F  for Rs.  4. Acknowledgement form
Copy forwarded to : -
1. The Presidency Post Master, (S.B.), G.P.O., (Mumbai-400 001. On receipt of the pass-book in question a new account number may be allotted and the transfer accepted in favour of CBT, E.P.F. The pass-book may be delivered to the Securities Services Branch of the S.B.I.; Mumbai for safe custody through separate covering letter duly inviting reference to this letter. The yearly interest and the maturity proceeds on this account may be paid to S.B.I. Mumbai on due dates. The new account number allotted and the date of delivery of pass book to the S.B.I., Mumbai may be intimated to the undersigned, by name.
2. The Deputy General Manager, Securities Services Branch, SBI, Mumbai. The pass book as and when received from the G.P.O., Mumbai may be kept under safe custody. Simultaneously a memorandum of deposit furnishing the details of date-wise deposits and the actual date of inclusion of the amount of transfer to the account of C.B.T., E.P.F. may be furnished to the Central Provident Fund Commissioner, Bhavishya Nidhi Bhawan, 14 Bhikaiji Cama Place, New Delhi-110066 under intimation to this office. The interest and maturity proceeds may be collected on due dates and re-invested as per the standing arrangements.
3. C.P.F.C., Bhavishya Nidhi Bhawan, 14 Bhikaiji Cama Place, New Delhi-110066. A copy of the statement showing the details of date-wise deposits of the P.O.T.D. account in question is forwarded herewith. The P.O.T.D. account has been transferred by M/s  Code No.  Consequent on cancellation of exemption vide notification No.  dated  coverage of the said establishment w.e.f.  Vide  Coverage memo No.
dated
Encle: (as above). Regional Provident Fund Commissioner

	, sometimes, med macronic limits, encourage as a section of star section and macronic	S.B3
	CE SAVINGS BANK OR OPENING AN AC	
Name of Post Offic	e Parliament Street New Delhi	Account No. 525
Please open a in my/our Name		
Saving	CTD/RD Denomination Rs. 100/-	TIME Deposit 1/2/3/5 Account year
Applicant's relation	(ii) EMPLOYE (iii) rth	BOARD OF TRUSTEES, EES' PROVIDENT FUND  date of majority
		Signature of the Trustees
		with Seal
Signatue		
		JOINTLY/SEVERALLY
Saving bank Act. 13	operated ate the person (s) name	JOINTLY/SEVERALLY ed below under section (4) of the Government the sole recipient (s), in the event of my/our death.

the said amount during the minority of nominee.

****		
***		
		•
The name (s) of non	nince (s) may not be entered	in the pass books
	FOR CENTRAL BOARD	•
	EMPLOYEES' PROVIDE	NT FUND
•		
Witness : Signature		
C		
Name and address		, (Name)
		BBCC
	•	R.P.F.C.
		Signature (s) or thumb
		impressions (s) if illiterate,
		of applicant (s)
		Full address-

### OFFICE OF THE REGIONAL PROVIDENT FUND COMMISSIONER

(Full address )

No. S.B. 10 (b)

To

The POST MASTER.

I request that our Post Office Time Deposit (5/3 years)

Account No. \_\_\_\_\_\_ Standing on the books of your post office Saving Bank may be transferred to the post office savings bank at General Post Office, Mumbai.

The said pass book with a balance - of Rs. \_\_\_\_\_ (in words.)

only sent herewith and may be sent to the Post Master, General Post Office, Mumbai with the

transfer endorsement made therein.

Signature of Depositor
REGIONAL PROVIDENT FUND COMMISSIONER
Full address

Rubh	per Stamps	To be affixed in
1.	Pay to the State Bank of India for Central Board of Trustees, Employees' Provident Fund	Govt. Promissory Notes/ Bonds.
		Stock Certificate (Through Transfer certificate on the form itself)
(	)	
•	onal Provident Fund Commissioner L, Mumbai Registration No	
2.	for Central Board of Trustees, F Employees' Provident Fund	List of securities with ownership certificate (enclosure to Form TS-I)
(	)	·: .
	onal Provident Fund Commissioner I, Mumbai Registration No.	
3.	Pay to the State Bank of India for credit in EPF main account for Central Board of Trustees, Employees' Provident Fund	Interest warrants.
REG	( ) SIONAL PROVIDENT FUND COMM	MISSIONER
SBI,	Mumbai Registration No.	
( 4.	) Regional Provident Fund Commiss S.B.I, Mumbai. Registration No	
5.	Regional Provident	ce of the Fund Commissioner
	(Address)  : - The Regional Office/Sub-Regiona  :ps and keep under safe custody.	d Office is required to make the above rubber

Proforma of Monthly Return to be submitted to Head Office regarding transfer of Past Accumulation dues and securities.

TO STATE BANK OF INDIA, MUMBAI  Return for the month of	. No. Name of the Estt. and		otal amount Details of ue for trans - P.A. to be
PART-I B- DETAILS OF SECURITIES FORWARDED TO STATE BANK OF INDIA, MUMBAI  Return for the month of  SI. No. Name of the R.O. ref. No. and date Total No. of estt. and under with securities securities and face Code No. forwarded to SBI Mumbai/ value of the	code No.	<b>3</b>	
PART-I B- DETAILS OF SECURITIES FORWARDED TO STATE BANK OF INDIA, MUMBAI  Return for the month of  SI. No. Name of the R.O. ref. No. and date Total No. of estt. and under with securities securities and face Code No. forwarded to SBI Mumbai/ value of the			
PART-I B- DETAILS OF SECURITIES FORWARDED TO STATE BANK OF INDIA, MUMBAI  Return for the month of  SI. No. Name of the R.O. ref. No. and date Total No. of estt. and under with securities securities and face Code No. forwarded to SBI Mumbai/ value of the		•	
Return for the month of  SI. No. Name of the R.O. ref. No. and date Total No. of estt. and under with securities securities and face Code No. forwarded to SBI Mumbai/ value of the		,	***************************************
SI. No. Name of the R.O. ref. No. and date Total No. of estt. and under with securities securities and face Code No. forwarded to SBI Mumbai/ value of the			Signature of R.P.F.C.
estt. and under with securities securities and face Code No. forwarded to SBI Mumbai/ value of the			WARDED
•	TO STA	TE BANK OF INDIA, M	WARDED UMBAI
	TO STA' Return SI. No. Name of the estt. and	R.O. ref. No. and date under with securities forwarded to SBI Mumb	WARDED UMBAI  Total No. of securities and face pai/ value of the

Signatue of R.P.F.C.

Part - C-

### DETAILS OF SECURITIES ACCEPTED/ RETURNED BY THE S.B.I MUMBAI

		Return for the month of			
Sl. No. SBI letter No. & dt. conveying the accep-	Details of acceptance	Securities awaiting acceptance and lying with S.B.I.	Securities returned by S.B.I. for rectification		
tance of	Loans Face Purchase			···	
Securities	Value Price.	No. of Securities. Ref. No.	SBI Letter No. & Date	Face	

### D. Transfer of PA dues to exempted funds.

- 8.3 Transfer of Provident Fund accumulations from statutory Fund to the exempted establishments consequent upon grant of exemption under section 17 of the Act or para 27/27A of the Employees' Provident Funds Scheme, 1952
- 8.3.1 Consequent upon the grant of exemption under section 17 of the Act or paragraph 27/27-A of the Employees' Provident Fund Scheme, 1952 or the issue of relaxation order under paragraph 79 of the Scheme, the past accumulations are required to be transferred from the statutory fund to the Trustees of the exempted establishment.

Where the total amount of Past accumulation dues does not exceed Rs. 5 lakhs, the transfer may be made in Cash, if the amount exceed Rs. 5 lakhs transfers of Funds shall be made in securities and cash in the prescribed ratio, similarly, wherever the past accumulations are to be transferred from the Central board of Trustees, Employees' Provident Fund an establishment merged or amalgamated with another establishment which is exempted under section 17 of the Act or to any other Provident Fund, the Procedure of transferring the past accumulation partly in cash/securities, as above should be followed.

The quantum of transfer by way of securities and cash will be decided from time to time by the Financial Adviser and Chief Accounts Officer taking into account the investment holdings of Central Board of Trustees, Employees' Provident Fund in Government securities. Special Deposit Scheme. Accordingly, the transfer of past accumulation dues in the shape of cash and securities is required to be transferred to the Trustees of the exempted establishments in the prescribed ratio. With effect from 1.4.89 the transfer is to be made in the ratio of 85:15. The exempted establishments are required to invest the amount of past accumulation dues transferred in the form of cash in the Special Deposit Scheme. The past Accumulation dues to the extent of 15% are transferred in the form of securities, in mixed bunch. This is determined in consultation with the Financial Adviser and Chief Accounts Officer on year to year basis, taking into account the Investment holdings of the Central Board of Trustees, Employees' Provident Fund in Government and Government guaranteed securities.

## PROCEDURE TO BE FOLLOWED IN THE TRANSFER OF PAST ACCUMULATIONS BY WAY OF SECURITIES/CASH

8.3.2 The time lag between the date of grant of exemption and actual date of transfer of accumulation by way of securities and cash should be reduced to the minimum. Any delay in effecting the transfer will result in undue hardship to the members and strain on the Fund on account of payment of interest on the belated transfer of amount. The Regional Provident Fund Commissioner will process the case for transfer of the Past Accumulation dues within 30 days of the grant of exemption. With this in view, the ledger accounts of the members should be closed by the Account Section, as on the date of grant of exemption. On arriving at the total amount due for transfer as on the date of grant of exemption, the amount transferable in the shape of securities and cash should be determined, in accordance with the ratio prescribed from time to time and applicable as on the date of grant of exemption. Out of the amount due for transfer in cash, only 98% of the amount should be transferred immediately to the Board of Trustees of the exempted fund etc., retaining 2% of the amount for adjustment against interest accrued on the securities to be transferred upto the date of grant of exemption but not collected by the Employees' Provident Fund Organisation.

Simultaneously, the Head Office should be approached for transfer of securities by forwarding the details in the form prescribed for the purpose. The requisition for transfer of securities should be signed by the RPFC in charge of the Region/SRO/RPFC(F&A).

8.3.3 The Investment section in the Central Office will arrange to withdraw the securities from the custody of the State Bank of India, Mumbai in the form of stock certificates. The stock certificates are issued in the name of the Trust and forwarded by State Bank of India, Mumbai direct to Regional Provident. Fund Commissioner concerned for onward transmission to the exempted establishment. The exempted fund should get those stock certificates transferred/re-issued in their name by the PDO of the Reserve Bank of India/ issuing authority where the Trust has been registered to draw the half yearly interest due on those certificates directly from the Resrve Bank of India etc. It is therefore, necessary for exempted establishment to register their trust with the Reserve Bank of India. Till such time, the stock certificates are re-issued in their names, the Reserve Bank of India, Mumbai has to pay the interest due to the exempted fund by forwarding demand draft to the exempted establishment through the concerned Regional Office. Prompt action should therefore, be taken by the exempted establishment in transferring the Stock in their favour.

After the transfer of securities in favour of exempted fund, the intrest received if any, shall be transferred as such (same rate of Int.) and not to be credited to the CBT, EPF.

- 8.3.4 Investment Section in the Central Office should maintain a register showing the details of securities (including the interest collected, etc.) withdrawn and forwarded to the exempted fund through the Regional Provident Fund Commissioner. The withdrawal of securities form the holdings of the State Bank of India, Mumbai should be got confirmed after the close of half year ending 30th September and 31st March and details recorded in the investment register itself under the attestation of the Officer-in-Charge.
- 8.3.5 On receipt of the securities form the State Bank of India, the Regional Office should forward the securities to the Board of Trustees of the exempted fund and also transfer the remaining amount due for transfer in cash, after adjusting interest accrued on the securities upto the date of grant of exemption but not collected by the organisation if any together with compound interest on the balance amount of cash to be transferred as applicable to the member (EPF) for the respective years.
- 8.3.6 The method of calculating the interest due on securities, realised by the organisation but payable to the exempted fund, is dealt in chapter 6 of part-II of this Manual.

### 8.3.7 Guidelines for transfer of PA dues:

- (1) The transfer of P.F. accumulations is required be processed within a month from the date of grant of exemption and the time-lag between the date of grant exemption, actual date of transfer accumulations in cash and securities should be reduced to the minimum.
- The amount due for transfer is required to be assessed as on the date of grant of exemption and interest, if any, due to the exempted fund is required to be regulated in accordance with the instructions given below. The ledger accounts of the individual members should be closed as on the date of grant of exemption and no interest should be allowed on the individual ledger accounts beyond the date of grant of exemption.

- (3) The P.F. accumulations in respects of estts, for which exemption was granted with effect from a date prior to 1.4.88 are required to be transferred in the prescribed ratio, i.e. in cash and securities respectively (Refer Annexure 9).
- (4) The P.F accumulations in respect of the estts, which were granted the exemption affective on or after 1.4.89, are required to be transferred in the ratio of 85:15 (i.e. cash and securities respectively), until further orders.
- (5) An amount representing 2% of the amount due for transfer in cash is required to be retained for eventual adjustment in the payment of interest. The retention of 2% should not be on the total amount due for transfer. The amount should be retained out of cash portion due for transfer.
- (6) The exempted estt, should be instructed to Invest the amount transferred in the form of cash in S.D.S only and not in accordance with the Pattern of Investment in force. (This requirement may be intimated in advance to the Estt & an undertaking may be obtained alongwith the application seeking exemption).
- (7) The interest on the amount transferred in the form of cash is payable at statutory rate from the date of grant of exemption to the month preceding to the month in which the cash portion is authorised.
- (8) The Regional Office should simultaneously approach the Central Office furnishing the details as required for effecting necessary transfer of securities through the State Bank of India, Mumbai.
- (9) While granting exemption the Regional Office should ensure that the trust of the exempted estt. is registered with the S.B.I and the Registration number alongwith the names of the authorised Trustees to deal with the securities are obtained.
- (10) Immediately on receipt of the securities from the SBI, it should be examined whether the amount of 2% retained out of the cash portion for adjustment towards interest accrued on the securities is properly adjusted. Wherever the retained amount is to be released to the estt, the same may be paid immediately in cash alongwith interest at statutory rate from the date of grant of exemption to the month preceding to the month in which the amount is authorised. (The dues towards interest should be determined and authorised by accounts section.)
- (11) As per circular dated 18.5.87, wherever the amount due for transfer Consequent upon grant of exemption does not exceed rupees 5 lakhs, the transfer will be effected in cash only. It is clarified that the <u>criteria for assessing the amount involved will be the date of grant of exemption.</u> As such the amount due for transfer consequent upon grant of exemption on or after 18.5.87 exceeds Rs. 5 lakhs the transfer will be made <u>partly in cash and partly in securities.</u>
- While recommending for transfer or accumulation in the shape of securities in respect of estts, which are under Relaxation order under para 79 of the E.P.F. Scheme, 1952. It should be certified that there is no possible grounds for withdrawal of relaxation order and non-grant of exemption as on the date of requisition seeking such transfer. For this purpose

the compliance of the conditions governing the grant of relaxation order should be verified through the area Enforcement Officer.

- Name of the Tust should be furnished correctly as registered with the R.B.I. and intimated by the esstt. Any request for alteration in the name of the Trust after the endorsement made by the R.B.I. will cause administrative difficulties and avoidable loss to the transferee in realising the interest on due dates.
- Wherever the P.F. accumulations are required to be transferred to exempted fund with the details of amount due and the relevant information's are required to be furnished in the prescribed statement. The statement should be neatly typed and signed by the Regional Provident Fund Commissioner-in-Charge of the Region/SRO/RC(F&A).
- (15) While transferring the PA dues in respect of individual members, on grant of exemption under para 27 of the scheme the total no. of applications for which exemption granted in a calender month should be reckoned to determine the quantum of PA dues of such member to be transferred to the exempted fund, is specified in S.No.11 above.

## Statement showing the details of past accumulation dues for transfer consequent on grant of exemption

Name of the Regional/				
Sub-Regional office				

- 1. Name of the Estabishment.
- 2. Code Number.
- 3. Date of initial coverage under the Scheme.
- 4. Effective date of grant of exemption/Relaxation.
- 5. No. & daté of Notification/ Order.
- 6. Whether exemption has been granted under Section 17 of the Act or para 27/27-A of the Scheme or RO issued?.
- 7. No. of Accounts involved.
- 8. Name of the Trust as
  Registered with Reserve
  Bank of India and intimated
  by the establishment.
- 9. Registration No. of the Trust With Public Debt Office of the R.B.I.
- 10. Date of Registration of the Trust with Public Debt office of the R.B.I
- 11. Total amount due for transfer as on the date of grant of exemption.
- 12. Ratio under which the accumulations are to be transferred (i.e. cash: securities) (w.r.t. Sl. No. 4)
- 13. Amount due for transfer in cash as on the date of grant of exemption and percentage
- 14. 2% of the amount retained out of cash portion due for transfer.
- 15. Amount transferred in cash.
- 16. Date of transfer of amount in cash
- 17. Whether the trustees of the Exempted fund have been advised to invest the amount transferred in cash in Special Deposit Scheme. (Verify the deposit in SDS & confirm)
- 18. Amount due for transfer in the shape of Securities

as on the date of grant of exemption and percentage (Rounded off to nearest 100 rupees).

19. Remarks.

\_\_(Name ) \_ Signatue of Regional Provident Fund Commissioner I/C of RO/SRO/RC(F&A)

Date \_\_\_\_\_

# CHAPTER 9

# BUDGET

SI. N	o. Contents	<u>Para</u>	Page No.
1.	Budget in EPFO	9.1.2	9/1
2.	Budget Preparation - RO	9.2	9/1
3.	Budget preparation - CO	9.3	9/3
4.	Budgetary Control	9.4	9/3
5.	Standard Budget head	Annexure-1	9/6
6.	Budget Proforma	Annexure-2	9/8
7.	Budget Control Register	Annexure-3	9/36
8.	Return - II	Annexure-4	9/37
9.	Drill for Reappropriation	Annexure-5	9/38

### CHAPTER - 9

#### BUDGET

9.1.1 Budget is a quantitative statement of the resources set-aside for carrying out planned activities over a given period of time - usually a year. It is used to control and regulate the Expenditure in an Organisation.

### **BUDGET IN EPFO:**

- 9.1.2 The Employees' Provident Fund Organisation is required to prepare its budget every year as per the provisions of para 58 of the Employees' Provident Funds Scheme ' 52 and Para 21 of the Employees' Deposit-Linked Insurance Scheme ' 76. There is no provision in the Employees' Pension Scheme '95 to prepare separate budget. This scheme provides for meeting the administrative expenditure on Employees Pension Scheme by diversion from the Pension Fund not exceeding 16% of the total Employees Provident Fund administrative expenditure. Further the expenditure in administering the Employees' Deposit-Linked Insurance Scheme'76 is initially met from administration account of Employees' Provident Funds Scheme '52. In view of this, the Organisation prepares a budget covering all the three schemes. The expenditure is however apportioned in the ratio of 83: 16: 1 in respect of EPF: EPS: EDLI.
- 9.1.3 The Central Provident Fund Commissioner has to place before the 'Central Board' each year, before the first fortnight of February a budget showing separately the probable receipts from Employees' Provident Fund Contributions and income from Administrative Charges, Inspection Charges and Penal Damages and refund toward repayable loans, arrears recovered and Miscellaneous receipts and 16% of the total probable expenditure of the Employees' Provident Fund Scheme '52, diverted from the Pension fund and the expenditure which it is proposed to incur during the following financial year under the Employees' Provident Fund. The revised budget estimates for the current year should also be placed before the Board along with the Budget proposals for the ensuing year.
- 9.1.4 Simultaneously, a separate budget prepared under the Employees' Deposit-Linked Insurance Scheme, 1976 showing the probable receipts from Insurance Fund Contributions and Income from Administrative charges, Inspection charges and Penal damages and the Miscellaneous receipts is also required to be placed before the Central Board.
- 9.1.5 The estimates are required to be prepared sufficiently in advance to ensure that the probable receipts and expenditure of the following year are placed before the Central Board of Trustees before the first fortnight of February.
- 9.2 Submission of Budget proposal to the Central Provident Fund Commissioner by the Regional Office Procedure.

(NATRASS- Will submit a separate budget proposal)

- 1. Detailed Budget proposals for the Revised (Budget) estimate for the current year and Budget estimates for the ensuing year should be submitted in the prescribed proforma (Annexure 2) by the Regional Commissioner on or before 15th September of each year to the Central Commissioner for examination and consolidation.
- 2. The standard Budget heads as in Annexure-1 should only be adopted.
- 3. A separate budget proposal should be submitted towards the receipts under the Employees' Deposit-Linked Insurance Scheme. The expenditure details need not be furnished.
- 4. Budget proposal (Expenditure side) should be prepared in three parts viz. 'Capital Expenditure' 'Revenue Expenditure' and repayable loans and advances'.
- 5. Variations in budget Estimates and Revised Estimates for the Current year should be fully explained and reasons for increased provision should be given in the remarks column against each budget head.
- 6. In the budget proposals figures representing the amount should be rounded off to the nearest hundred rupees.
- 7. Anticipated Income towards Administrative Charges, Inspection Charges, Penal Damages etc., should not be over-cast to cover the anticipated expenditure. Estimate should be accurate based on actual for the preceding 3 years and fresh proposals on hand. The actual income for the first 5 months should be given and based on this and the average growth rate for the preceding three years, the projection for remaining period and also for the next year should be clearly given by the Regional Offices as required Annexure BT/A.
- 8. The actual receipts and expenditure for the preceding year and for the period ending up to 31st August of the current year furnished in the Budget proposal should agree with the figures already reported to the Central Office through the monthly Return No. II.

While furnishing the actual Revenue Expenditure upto 31st August for the purpose of Revised Budget Estimate of the current year, the expenditure towards the Budget head 'Pay and allowances of officers' and 'Establishment' should be reflected for six months and the actual expenditure in respect of other budget heads should reflect it for 5 months for the period from 1st April to 31st August (Pay & allowances are drawn twice in the month of April of each year). The actuals of the previous year should be the amount as reflected in the Income and Expenditure account of the Region and there should not be any difference between the budget figures and balance sheet figures.

- 9. The proposal towards repayable loans and advances should be made only after proper estimate of staff eligible for loans and advances who fulfil the conditions governing such advances.
- 10. The expenditure on the vacant posts should be calculated on the minimum of the scales of pay and related expenditure on furniture, office equipment etc after ensuring that the posts are likely to be filled during the period in question. In the Revised Estimate the expenditure towards actuals, accrued and anticipated should be taken into account.

- 11. The budget proposals should be supported with the statement showing the financial position of the Region taking into account the Income and Expenditure under the Revised Estimate for the current year and the Budget Estimate for the ensuing year.
- 12. The budget proposals from the Sub-Regional Offices, should be collected by the Regional Office and a consolidated proposal only need to be sent to Central Office.
- 13. Similar to Regional Offices, the Administration (Local) Section in the Central Office, will also furnish the budget proposals to the Section dealing with the 'Budget' work. The budget proposal should receive the personal attention of the Regional Commissioner (F & A), Regional Commissioner (SRO) and Regional Commissioner- in -Charge of the Region both for its correctness and submission in time.

### **ROLE OF CENTRAL OFFICE:**

- 9.3.1 On receipt of the budget proposals from all the Regional Offices and from the Administration (Local) Section from Central Office, and NATRSS the section preparing the Budget of the Organisation will make a thorough scrutiny before admitting the proposals for consolidation. As far as the expenditure towards the Capital nature is concerned the Chief Engineer of the Organisation will examine the proposals on Capital Expenditure and petty works & maintenance and finalise the same for consolidating the budget proposals. Before consolidation, the Budget section has to ascertain the correctness of statistical informations concerned with the Budget from the M.I.S. section in the Central Office. Sufficient funds will be Provided in the Central Pool to meet the unforeseen items of expenditure for Regional/Central Office. Central Provident Fund Commissioner will operate the funds placed in the Central Pool.
- 9.3.2. The budget estimates so compiled are in the first instance scrutinised by a Sub-Committee, Finance & Investment Committee of the Central Board. The Budget as approved by the Central Board is then submitted for sanction to the Central Government within a month of its being placed before the Central Board. The Central Government may make such modifications in the budget as it considers desirable before sanctioning it. On receipt of Government Sanction, the Central office should intimate the allotment under each budget head to all the Regional Commissioners. Proper records should be maintained to segregate the expenditure incurred in implementation of each scheme administered by the Organistion and in all returns and registers it should be clearly indicated as to which item the expenditure pertains.
- 9.3.3 On receipt of sanction communicating the Budget allotment, Regional Office should place necessary funds at the disposal of Officer-in-Charge of Sub-Regional Offices for proper functioning of such Offices. Strict watch should be kept on the expenditure under each Budget head by maintaining Budget Control Register (Annexure-3)

### 9.4 **BUDGETARY CONTROL:**

9.4.1. In order to keep control on expenditure within the sanctioned Budget, a separate Register should be maintained year-wise, in the Administration Section and also in the pre-Audit Section of Central Office/Regional Office/Sub-Regional Office. A separate folio

should be allotted for each Budget Head alongwith the details of allotment in the Budget Estimate/Revised Estimate, quoting authority. The register should be posted as and when the expenditure is incurred and the balance arrived at. The monthly total showing the expenditure for the current month and the progressive total should also be arrived at. No expenditure should be allowed in the absence of Budget provisions.

A specific enfacement should be made in the Bill about the availability of the Funds in the Budget Head. Care should be taken to ensure that the expenditure is booked only to the relevant Budget Head. As and when the refund is received towards un-spent Advance (except repayable Loan/Advances) and where the Advance is drawn and refunded in the same Financial year, necessary deduction should be made in the total expenditure and thus revising the progressive expenditure. Entries in this Register should be authenticated by the Assistant Provident Fund commissioner (Administration/Pre-Audit Cell) as and when expenditure is incurred.

- The pre-audit officer of the region should ensure that no payment is authorised in excess of the provision made in the respective budget heads. As and when bills incurring expenditure of obligatory nature are received in excess of the budget allotment, the pre-audit officer should immediately bring it to the notice of the controlling officer. It is the responsibility of Regional Commissioner and Regional Commissioner (F & A) to ensure that the budget is not exceeded in respect of expenditure of non-obligatory nature. To ensure this Regional Commissioner-in-Charge of a region is required to hold quarterly meetings with the officer-in-charge of Sub-Regional offices/Local offices. [Both pre-audit and Administration Section in the Regional and Sub-Regional offices should maintain the budget control register and monitor the expenses within the budget provisions]. A separate register should also be kept for recurring and non-recurring expenditures. No expenditures is to be incurred in anticipation of the Budget sanction. Instructions issued from time to time regarding the economy to be observed in incurring the expenditure and curtailment of avoidable expenditure should be followed strictly irrespective of the position that the budget provides necessary funds. The Sub-Regional Offices should submit the Return No. II to the Regional Office by the 5th of the following month positively so as to enable the Regional Offices to consolidate the data received form the Sub-Regional Offices in the Return No. II of the region as a whole. The Regional Offices and Administration (Local) in Central Office (to the extent applicable) should submit the monthly Return No. II (Annexure-4) showing monthly income and expenditure) to the Central Office by 15th of the month following to which the Return relates. With a view to avoid the delay in submission of this Return, this has been bifurcated into two parts. The income part may be sent immediately after the relevant Cash Books are closed and reconciled with bank statement and the expenditure part should be sent on the said due date to the Officer-in-Charge of the Budget (by name) in the Central Office.
- 9.4.3 After the close of each financial year a consolidated statement showing the actual income and expenditure of the previous year under each budget head should be furnished to the Central Office by the Regional Offices (including the figures relating to Sub-Regional Offices) confirming the figures already furnished through the monthly Return No. II.
- 9.4.4 The Budget Section will then consolidate the expenditure incurred by all the Regional Offices and Central Office to ascertain whether the total expenditure incurred by the Commissioner is within the Budget sanctioned by Central Government. In case of expenditure over and above the budget and not covered by the supplementary budget and

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reappropriation the fact should be placed before the Central Board immediately, for obtaining the sanction of Central Government. The procedure to be followed in connection with the demands for supplementary budget and reappropriation is laid down in Annexure-5.

- 9.4.5 Proposals for reappropriation of funds should be sent to Central Provident Fund Commissioner by Regional Office after ensuring that the total sanction made to the Region is not exceeded and the same is to meet the Administrative expenditure as per Para 54 of Employees' provident Funds Scheme by furnishing the Budget head under which savings (after providing for accrued and anticipated expenditure) are really anticipated, the need for such expenditure during the financial year itself, etc. etc. Approval of the Central Provident Fund Commissioner should be awaited for incurring the expenditure.
- 9.4.6 The Central Commissioner, may, at any time during the year, make budgetary reappropriation of funds sanctioned in the budget by the Central Government as provided in Sub-Para 3 of 58 of the Employees' Provident Funds Scheme' 52 and in sub para 3 of 21 of the Employees' Deposit Linked Insurance Scheme, 1976.
- 9.4.7 Budget estimates should be prepared as realistically as possible, keeping in view the actual need and requirements at present and also keeping in view a forecast of future requirement so that the need for reapropriation is less and is resorted to only in rare and exceptional/unavoidable situation.
- 9.4.8 The entire exercise of preparation of budget and placing it before the Board on due date is the prime responsibility of F.A. & C.A.O. He should also ensure through the effective monitoring and control that the expenditure is restricted within the budget provision.
- 9.4.9 The Internal Audit Party has to play a vital role in arresting the tendency on the part of the Regional Office/Sub-Regional Office in exceeding the budget.
- 9.4.10 Suitable software should be developed to generate the Bills Register Budget control register, Return no. II and to highlight the position with reference to BE/RE in the Regions. Similarly the Central office should consolidate the Return II for monitoring the Budget effectively and promptly.

### **STANDARD**

### **BUDGET HEADS**

### Code No.

## **Revenue Section**

### (1) PAYMENT AND ALLOWANCES

- 101. Pay of officers
- 102. Pay of Estt.
- 103. Leave Encashment
- 104. P.L bonus
- 105. Dearness Allowances
- 106. Interim relief
- 107. Overtime Allowance
- 108. Other Allowances
- 109. Travelling Allowance
- 110 Leave Travel Concession
- 111. Medical Assistance
- 112. Honorarium

## (2) CONTINGENCIES & MISC. EXPENSES

- 201. Publicity
- 202. Audit Fee
- 203. Bicycles
- 204. Bank Commission
- 205. Conveyance Hire
- 206. Electricity & Water Charges
- 207. Fixture & furniture
- 208. Legal Charges
- 209.(a) Purchase of Motor vehicle
  - (b) Maintenance & Repair Motor Vehicles
- Petty Works & Maintanance of Office Building & Staff Qrs.
- 211. Post & Telegraph
- 212. Printing & Binding
- 213. Publication
- 214. Rent, Rates & Taxes
- 215. Staff paid from Contingencies
- 216. Stationery & Stores
- 217. Supply of Liveries & Washing Allowance
- 218. Telephones
- 219. Typewriters, Duplicators & Calculating Machines
- 220. Misc office expenses
- 221. Training and Conference
- 222. Consultancy studies

#### **(3)** STAFF WELFARE FUND 300. Staff Welfare Fund 301. Staff Recreation Club Staff Benevolent Fund 302. 303. Staff Co-operative Canteen Scholorship Scheme 304. 305. Holiday Homes 306. **Sport Activities** RETIREMENT BENEFITS (4)401. Pension-cum-Gratuity 402. Pension-cum-Gratuity Fund account 403. Leave Salary & Pension contribution 404. Payment of Assurance Benefits Board's Share of contribution towards Contributory P.F./S.P.F. 405. (5) **COMPUTERISATION** Computerisation TOTAL:-1+2+3+4+5 Rupees REPAYABLE LOANS & ADVANCES (6)Advance for Purchase of Conveyance 601. Advance for purchase of Table Fan 602. 604. House Building Advance 605. Festival Advance 606. Warm Colthing advance Advance in connection with natural calamities 607. 608. Advance for purchase of personal computer Total:-Rupees

Region						•	Annexure	BT
	•			MATES FOR TONTRIBUTION	*			
Actuals For 1996-97	Budget Estimates for 1997-98	Actuals from 1,497 to 31.8.97	Estimates from 1.9.97 to 31.3.98	Revised Estimates for 97-98	Variation between actual for 96-97 & RE 97-98	Variation between	Details of Variation in Col. 6 & 7 under the head as indicated below	
1.	2.	3.	.4.	5. (3 + 4)	6.	7.	8.	
@10% @12% Total					Dagional massist	ant Fund Com	, and a second	
,			Due to addition Due to general Due to extension Due to cancella Due to realisati Due to any other	rise in wages on of act to new ation of exempti on of arrears er reasons	industries			

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# BUDGET ESTIMATES FOR THE YEAR 1998-99 (E.P.F. CONTRIBUTION @ 10% AND 12%)

Revised Estimates or 1997-98	Budget Estimates for 1998-99	Variation Between RE - 97 -98 BE. 98-99	Reasons for variation in the Prescribed form given below	Details of variation under the various heads indicated below.
(1)	(2)	(3)	(4)	(5)

10%

12%

Regional Provident Fund Commissioner.

Due to Additional membership in covered esstt.

Due to additional coverage

Due to general rise in wages

Due to extension of Act to new industries

Due to realisation of arrears.

Due to cancellation of exemption

Due to any other reasons.

Reduction due to diversion of funds to Employees' pension Scheme, 1995.

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## REVISED ESTIMATES FOR THE YEAR 1997-98 BUDGET ESTIMATES FOR THE YEAR 1998-99 (CONTRIBUTION IN RESPECT OF EMPLOYEES' PENSION SCHEME)

Actuals for 1996-97	Budget Estimates for 1997-98	Actuals from 1.4.97 to 31,3.98	Estimates from 1.9.97 to 31.3.98	Revised Estimates for 1997-98	Budget Estimates for 1998-99		n between Actuals 97-98 & RE 1997-98 indicated below:
÷					·	Between Between Actuals for BE 98-99 1996-97 and RE 97- and RE 1997-98	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)

REGIONAL PROVIDENT FUND COMMISSIONER.

Due to extension of act to new industries Due to additional membership Due to additional coverage Due to general rise in wages Due to realisation of arrears Due to other reasons.

# REVISED ESTIMATES FOR THE YEAR 1997-98 (Administrative Charges, Inspection Charges, Penal Damages in A/c. No. 2)

S.No.	Nature of Receipt	Actuals for 1996-97	Budget Estimates for 1997-98	Actuals from 1.4.97 to 31.8.97	Estimates 1.9.97 to 31.3.98	Revised estimates for 97-98			77 & RE 97-98 & RE for escribed ow in respect	
	•		•				Between a for 96-97 & RE 97-98		Between BE 1998-99 & RE 97-98	
1.	2.	3.	4.	5.	6.	7.	8.	9.	••••••••••••••••••••••••••••••••••••••	
1. 2. 3. 4. 5.		es on Account of re-payable loans arges only) Due to addit Due to addit Due to gene Due to exter	ent etc. received. and advances.  ional membership ional coverage ral rise in wages asion of act to the ne							

- 6. Due to realisation of arrears.
- Due to any other reasons

REGIONAL PROVIDENT FUND COMMISSIONER.

## **GENERAL INSTRUCTIONS:**

No col. should be left blank if need be "NIL" should be indicated clearly.

Figures are to be rounded off to the nearest hundred rupees.

Damages due to levied and communicated but not received may also be indicated separately in the form of a note.

# (BUDGET ESTIMATE FOR THE YEAR 1998-99 Administrative Charges, Penal Damages etc. in A/c. No. 2)

S.No.	Nature of Receipt	Revised Estimates for 1997-98	Budget Estimate for 1998-99	Variation between RE & BE Col.3&4.	Details of variation under the various heads given below in respect of Admn. charge only.
1	. 2	3	4	5	6
1.	Admn. charge	ę			
2.	Inspection ch	arges		-	
3.	Penal damage	es			
4.	Misc. income	(on account of rent etc.	)		•
5.	Recovery of a	re-payable loans and adv	rance		
Total:					
		ect of Admn. Charges.)			
		ditional membership in c	overed estt.		
		ditional coverage			
		tension of Act to new inc	lustries		
		lisation of arrears.			
		ncellation of exemption.			
	•	y other reason.		nroiolii nnouinel	PERIOD COLUMNOS CONTEN
GENERA	AL INSTRUCTIO		REGIONAL PROVIDEN	IT FUND COMMISSIONER	
1.		d be left blank	11	,	
2.		IL' should be indicated c			
3.		ounded of to the nearest		violan ha indicated)	
4,	Damages due	e (levied and communica	ied out not received ma	y also be indicated).	

Region	

# STATEMENT SHOWING THE DETAILS OF PENAL DAMAGES ON ADMINISTRATIVE CHARGES AND INSPECTION CHARGES LEVIED COLLECTED AND ESTIMATED

S.No.	Penal damages levied and outstanding as on 31.3.96	Penal Damages levied during 1996-97	Total Col. (2+3)	Penal Damages realised during 1996-97	Outstanding as on 31.3.97
(1)	(2)	(3)	(4)	(5)	(6)

(As indicated in page 4. col. 3)

Region	

# REVISED ESTIMATES FOR THE YEAR 1997-98 ADMINISTRATIVE EXPENDITURE ON % EPF/ FPF & EDLI SCHEMES

S.No.	Budget head	Actuals For 1996-97 in respect of all the 3 Scheme	B.E. for 1997-98 i all the 3 Schemes	Actuals n from 1.4.97 to 31.8.97 in all the 3 Schemes	Estimates from 1.9.97 to 31.3.98 in all the 3 Scheme	Revised Estimates for 1997-98 in all the 3 Scheme	Apportionment EPF/Pen.F/EDLI A B 99%: 1%of Col. 7	Reason for Variation between BE 97-98 RE-1997-98 (Col. 7, 4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

Re	gion	***	
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# REVISED ESTIMATES FOR THE YEAR 1997-98 LOANS AND ADVANCES ON EPF/FPF & EDLI SCHEMES

No.	Budget Head	Actuals for 1996-97 in r/o aff the 3 schemes 1	in all the		to 31.3.98 in all the	Revised Estimates for 1997-98 in all the 3 schemes	Apportionment for EPF/Pen. Fund & EDLI A B 99%: 1% of Col. 7.	Reasons for variation between BE & RE 97-98 Col. 7 & 4
Į.	2	3.	4.	5.	6.	7.	8.	9,.

Note: Regional Commissioner may please indicate quantum of amount proposed and recommended by him in col. 7 as under.

No. Name of SRO Amount Proposed by SRO Amount recommended by the R.C. For conv. For HBA For conv. For HBA

PAGE No 9 Annexure BI/I

# BUDGET ESTIMATES FOR THE YEAR 1998-99 (ADMINISTRATIVE EXPENDITURE) IN RESPECT OF ALL THE THREE SCHEMES VIZ. EPF., F.P.F., AND E.D.L.I.

S. No. Budget Head	Actuals for 1996-97 in r/o all the 3 Scheme	Revised Estimates for 1997-98 (E.P.F + Pen.F+ EDLI) Total	Budget Estimates for 1998-99 (EPF+Pen.F+EDLI) Total	Variation between RE & BE EPF + Pen.F +EDLI Total	Remark for variation
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Sl. No.	Budget head	Actuals for 96-97 in. r/o all the 3 Scheme	for 97-9	Estimates 8 . en.F+EDLI)	Budget Estimates for 98-99 (EPF+Pen.F+EDLI) Total	Variation between RE 97-98 & BE for 98-99 (EPF+Pen.F+EDLI) Total
1.	2.	3.	4.	-	5,	6.
,	,				,	
					RE	GIONAL PROVIDENT FUND COMMISSIONE
			Note:	of amount	ommissioner may please in proposed by the SROs and tol. 5 as under.	

Region	

## ESTIMATES OF RECOVERY OF LOANS & ADVANCES FOR 1997-98 & 1998-99

SI. No.	Budget Head	Actuals of Recovery during the year 1996-97	•		Revised estimates of recovery for 1997-98	Budget Estimates of recovery for 1998-99
(1)	(2)	(3)	(4)	(5)	(6)	(7)

Region	•

# REVISED ESTIMATES FOR 1997-98 AND BUDGET ESTIMATES FOR 1998-99 (for repairs and maintenance of building and minor works)

SI. N.o.	Name of work	Sanctioned Estimates cost/Adm. approval	Expenditure to the end of 1996-97	Actuals for 1996-97	Budget Estimates for 1997-98	Actuals from 1,4.97 to 31.8.97	Estimates from 1.9.97 to 31.3.98	for	Budget Estimate for 1998-99
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8)	(10)

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# STATEMENT SHOWING THE VARIATION IN ACTUAL EXPENDITURE FOR THE YEAR 1996-97 INDICATED ON THE BALANCE SHEET & AS REPORTED TO THE CENTRAL OFFICE

Sl. No.	Particulars  Actuals Revenue Expenditure in 1996 as per Blance Sheet respect of all the thre Schemes.		Actuals revenue Expenditure in 1996-97 as per budget proposal in respect of all the three schemes.	Reasons for the variation	Remarks	
(1)	(2)	(3)	(4)	(5)	(6)	

Reg	gion		,			
			CIAL POSITION OF TH AND P.F. SCHEMES O			
	uals 1996-97	Budget Estimates for 1997-98	Revised Estimates for 1997-98		Budget Estimates for 1998-99	
Inc	ome	e salam yan dinan kan ya ma	b	and a district		
<ol> <li>Adm. Charges.</li> <li>Inspection charges.</li> <li>Penal Damages.</li> <li>Misc. Income (on account of rent etc.)</li> <li>Recovery of loans and Advances.</li> </ol>						
•	Total	•	•	•	•	
Exp	penditure		•	`		
1. 2. 3.	Revenue Capital Loans & advances	·	, ·			
Diff	Total ference between Income &	Expenditure	•	REGIONAL P	ROVIDENT FUND CO	DMMISSIONER

Region	
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## STATEMENT SHOWING THE DETAILS OF EXPENDITURE ON PAY AND ALLOWANCE FOR THE YEAR 1997-98 IN RESPECT OF ALL THE THREE SCHEMES.

		•		•			
SI.No.	Budget head	Actual expnd. incurred up to 31.8.97	Anticipated expr.for the period from 1.9.97 to 31.3.98 based on actual for the period up to 31.8.97	Anticipated addl. expr. for 1.9.97.to 1.3.98 for payment of increment to existing staff related allowances	Anticipated expr. on a/c of filling up of vacant post for which action has been initiated for the remaining part of the year.	Total requirement for 1997-98 (col.3+4+5+6) (1997-98)	Remarks Details of vacant posts which are like ly to be filled during 1.9.97 to 31.3.98 & for which action has beer initiated.
1	2	3	4	5	6	7	8
1.	Pay of officers.	ng' - on shirman' - an					
2.	Pay of Estt.						
3.	Leave encashm	ient.					
4.	P.L. bonus						
<b>5</b> .	Dearness allow	/ance					
6.	Other allowance	es		,			

Leave Travel concession 8. 9.

Travelling allowances

Medical Assistance

Total

Note:

7.

Information in col(6) for remarks column to be furnished on the minimum of pay scales plus usual allowances

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# STATEMENT SHOWING THE SANCTIONED STRENGTH OF THE EMPLOYEES' PROVIDENT FUND ORGANISATION (INCLUDING, PENSION SCHEME -1995) AS ON 31.8.97

SI. No.	Name of the post	Sanctioned Strength '	Strength in position	pay scale
(1)	(2)	(3)	(4)	(5)
·	, i , , i , , , , , , , , , , , , , , ,			
1	Central Provident Fund (	Commissioner		
1 2:.	Financial Advisor & Chie			
). )	Addl. Central Provident I			
), 1		and Commissioner		
<b>+</b> <del>-</del>	Director (NATRSS)		•	
<u>,</u>	Law Officer			•
). -	Director (Vigilance)			
/ <b>.</b>	Senior Analyst			
3.	Regional Provident Fund			
).	Regional Provident Fund			
10.	Dy. Director (Trg.) (NAT			
	Sr. Administrative Office	r, NATRSS	•	
11.	Chief Engineer			
12.	Dy. Director (Vigilance)	,		
13.	Dy. Director (Audit)			
14.	Asstt. Provident Fund Co	mmissioner		
15.	Internal Audit Officer			
16.	E.D.P. Manager		\$	
17.	Director (Computer)		-	

1.	2.	3.	4.	5.	
18.	Director (MIS)		**************************************	and the state of t	
19.	Director (Publicity)				
GROUP	<u>.B.</u>				
1.	Vigilance Officer			•	,
2.	Welfare Officer/J.A./H.O.				
3.	Programmer				
4.	P.F.I. (Gr.I)				
5.	Sr. PA				
6.	Assistant Programmer		,		
7.	Enforcement Officer/AAO/BRO/		•		
	Supdts.				
8.	Research Assistant	<			
	SAS Accountant				
9.	Hindi Translator (Gr.I)				
10.	Junior Engineer				
11.	Steno Gr. I/PA				
٠.	Carlot St. M. March St.		•		
GROUP	C'C'				
12.	Supervisor E <sub>r</sub> D.P.			•	
13.	Jr. Technical Assistant				
14.	Steno Gr, H				
14.	Steno Gr. III	-			
15.	Hindi Translator (Gr II)				
16.	UDC/Caretaker/Librarian		,		

17.	P. A. to FA & CAO/
	Addl. C.P.F.C.
18.	Sr. Accountant
19.	'Assistant /Div. Accountant /Legal Assistant
	Machine Operator/Statistical Assistant
20.	Vigilance Assistant
21.	Data Entry Operator
22.	L.D.C.
23.	Driver/Electrician /Plumber/
	Pump Operator/ Gestetner Operator (Sr.)
24.	Telex Operator
25.	Despatch Rider

# Group 'D'

26. Gestetner Operator
 Record Sorter (Sr.)
 27. Daftry/Record Sorter (Jr.)/Jamadar
 /Binder
 28. Peon /Chowkidar/Mali/Sweeper/
 Frash /Helper/Cook-Cum-Attendant.
 /Water Carrier

# Page No. 17 Annexer B.T/Q

# LIST OF STANDARD BUDGET HEÅDS

	Pay of officers
	Pay of Estt.
2. 3.	Leave eiteashment.
١.	P.L. bolius
<b>3</b> .	Déartiess allowance
	Overtime allowance
). 7.	Other allowances
3.	Travelling allowances
).	Leave Travel concession
0.	Medical allowance
1.	4.R
2.	Hohorarium
3.	Publicity
4.	Audit lees
5	Bleycle
6.	Bank commission
17.	Conveyance hire
8.	Electricity & water charges
9.	Fixture & furhiture
<u>2</u> 0.	Legal ehärges
20. 21. 22.	Purchase of motors vehicle
22.	Malifiendhee of motor vehicle
23.	Petty works, Maintenance & repair
4.	Post & telegraphs
25.	Printing & binding
26.	Publication
27.	Rent rate & taxes:

28.	Staff paid from contingencies
29.	Stationery and stores
3Ò.	Supply of liveries and washing allowance
31.	Telephone
32.	Typewriter & duplicators
33.	Misc. office expenses
34.	Training & conference
35.	Staff Recreation Club
36.	Staff Benevelent Fund
37.	Staff Co-operative canteen
38.	Scholarship scheme
39.	Sports activities
40.	Holiday home
41.	Pension & Gratuity
42.	Leave salary & pension contribution
43.	Staff welfare fund
44.	Payment of Assurance Benefits
45.	Board 's share of contribution towards Provident fund

## REPAYABLE LOANS AND ADVANCES

1.	Advance for purchase of conveyance
2.	Advance for purchase of table fans
3.	House building advance
4.	Advance in connection with natural calamities.
5.	Festival advance
6.	Warm clothing advance
7.	Advance for purchase of Personal Computer

7.

Page No. 18 Annexure BT/R (Rs. in lakhs)

# ORIGINAL WORKS REVISED ESTIMATES FOR THE YEAR 1997-98 AND BUDGET ESTIMATES FOR THE YEAR 1998-99

Sl.No.	Region & Head	Sanctioned Estimates	Total expr. as on 31.3.97	Actuals 1996-97	~	Actual 1.4.97. to 31.8.97	to	Revised Estimates 1997-98	Budget Estimate for 1998-9	Remark
1.	2.	3.	4	5.	6.	7.	8.	9.	1().	II

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Region	
	the participation of the programme and the state of the s

# Actuals of Income & Expenditure, Actual Contributions for 1996-97 & Actuals Income received against R.E. 1996-97

(Rs in Lakhs)

Sl.No	Particulars of income	R.E.1996-97	Actuals for 19	996-97 Reasons for variation		
1.	2.	3.	4.	5.		
1. 2.	Adm. charges			Contribution E.P.F		
	Inspection charges		F.P.F.			
3. 4.	Penal damages Misc. income		E.D.L.I. Income			
4. 5.	Recovery of Loans & Adva	nnoae	<u>Income</u>	Adm. Charges		
		inces		Inspection charges		
* * * *	••		3.	Penal damages		
	•		4.	Mies. Income		
	`		5.	Recovery of		
				Loans & Advances		
	e e	•	Expenditure			
		f	1.	Revenue		
			2.	Loans & Advances		

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# EMPLOYEES DEPOSIT LINKED INSURANCE SCHEME 1976 REVISED ESTIMATES FOR THE YEAR 1997-98

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	<b>5</b>		

Actuals for 1996-97	Budget Estimates for 1997-98	Actuals from 1.4.97 to 31.8.97	Estimated 1.9.97 to 31.3.98	Revised Estimates 1997-98	Variation between actuals for 1996-97 and Revised Estimates 1997-98	Variation between BE1997-98 & Revised Estimtes 1997-98	Details of Variation as in col. 6&7 in the following heads*
1.	2	3	4	5	6	7	8

## **General Instructions**

- 1. Figures are to be rounded off to the nearest hundred rupees.
- 2. No column should be left blank, if need NIL be shown clearly.

### (\*)

- 1. Due to additional membership
- 2. Due to general rise in wages.
- 3. Due to additional coverage
- 4 Due to extension of new industries
- 5. Due to realisation of arrears
- 6. Due to cancellation of exemption
- 7. Due to other reason

## EMPLOYEES DEPOSIT LINED INSURANCE SCHEME 1976 **REVISED ESTIMATES FOR 1997-98**

1							(5+6)	96-97 &	&	
÷	* * * * * * * * * * * * * * * * * * * *							RE for 97-98 (7-3)	RE 97-98	col.8&9 be given in the following
						i i	,	٠,		heads(*)
Pro Profession	2, 100	3.	4.	5.		6.	7.	8.	9.	10.
1.	Recovery of I Misc. income  Due to addition  Due to genera  Due to extens  Due to realisa  Due to cancel  Due to other r	Total	ies n				n should be let NIL should be to be rounded are to be rounded due' (levied and the indicated se	e indicated conditions of the red off to the red off to the red communicate parately in formal conditions of the red communicate of the red communicate of the red communicate of the red conditions o	e nearest hund e nearest hu eated) but ne form of a no	ot received ote.
		`. · · ·		· ,	9/32	REG	IONAL PRO	VIDENT FU	ND COMM	1ISSIONER

Region		

## EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME 1976 CONTRIBUTION OF BUDGET ESTIMATES FOR 1998-99

Sl. No.	Revised estimates for 1997-98	Budget estimates for 1998-99	 Difference between col 2 & 3		Breakup/details of figures shown in col. 4 to be given in the following heads (*)
1 .	2	3	4	5	6

#### GENERAL INSTRUCTIONS

- 1. Figures are to be rounded off to the nearest hundred rupees.
- 2. No column should be left blank. If need be, NIL should be shown clearly.

- (\*) 1. Due to increase in the number of estt.
  - 2. Due to coverage of industries newly brought under the purview of the Act.
  - 3. Due to cancellation of exemption
  - 4. Due to realisation of arrears.
  - 5. Due to general increase in the number of subscribers.
  - 6. Due to enhancement in the rate of contribution.
  - 7. Due to other reasons.

Region		EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME-1976 BUDGET ESTIMATES FOR THE YEAR 1998-99(RECEIPT) SIDE							
S. No	Particulars of receipts	Actuals for 1996-97	Revised estimates for 1997-98	Budget estimate. for 98-99	Difference between col 4&5	Reason for difference	Breakup/details of difference-Col 7 be given in the following heads. (*)		
1	2	3	4	5	6	7	8		
1.	Administrativ	-	/***/		etrakanın varia variabili tasak deminist				
2. 3.	Inspection cha	-	)\						
<i>3</i> . <b>4</b> .	•	s (in A/C.No.22 oans and advance							
5.	Misc Income	vans and advanc	CS						
··		Total		·					
			(*) 1. 2. 3. 4.	In respect of additional Due to additional Due to general ris Due to extension	l membership coverage se in wages		,		

Note: No column should be left blank.

If need 'NIL should be indicated clearly.

Figures are to be rounded off to the nearest hundred rupees, damages due (levied and communicated but not received may also be indicated).

Due to realisation of arrears

Due to cancellation of exemption

REGIONAL PROVIDENT FUND COMMISSIONER

Due to other reasons

9/34.

## EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976

Statement showing the details of damages on Administrative Charges and Inspection Charges levied during the year, 1997-98 and the amount estimated for realisation during the year, 1998-99.

		AMOUNT
I	Amount on damages on Administrative Charges and Inspection Charges levied during the year 1997-98	Rs.
2	Amount of damages collected during the year 1997-98	Rs.
3 .	Amount of damages estimated to be collected during the year 1998-99	Rs
	GRAND TOTA	L

**ANNEXURE -3** 

BUDGET HEAD :		,	Year Region/S.R.O		
		AMOUNI	<u> ALLOTTED</u>		
`		BUDGET ESTIMATE	REVISED ESTIMAT	E AUTHORITY	•
		· · · · · · · · · · · · · · · · · · ·			Initials & Date
DATE	SL.NO.	BILL NO & DATE	AMOUNT PR	OGRESSIVE FIGURES D.A	. S.S. A.P.F.C.

### ANNEXURE -4

	Return II for	the month of			Reg	ion:
			EXPENDIT	URE		•
INCOME	Budget allotment	Exenditure at the end of previous month	Expenditure during the month	Progressive total	balance available	Remark (indicating the Additional sanction and Reappropriation, if any).
1	2	3	4	. 5	6	7
EPF - EDLI Rs Rs  Administrative charges Inspection Charges Penal Damages, Miscellaneous receipt:				•		
Total						
Add: Receipts in A/C No.10						•
Total_			•	,		
,		•	Signature of F	Regional Commi	issioner (R.O.)	
DH S.S	APFC	RC(F&A) RC(SRO)	,	.*	•	

### **DRILL FOR RE-APPROPRIATION OF FUNDS**

An excess over the sanctioned budget estimates may arise owing to either,

- 1. an unforeseen emergency or
- 2. under estimated or insufficient allowance for factors leading to the growth of expenditure.

In case of an excess of either type the Regional Provident Fund Commissioner or the controlling officer concerned should proceed as follows:-

- 1. In the first instance, R.P.F.C. should examine the allotment given to other disbursing officer of the Region viz. S.R.Os under the same detailed head and transfer to the disbursing officer who requires an additional allotment such sum as can be permanently/ temporarily spared. Since the appropriation audit in ordinarily conducted against total allotment for a region, reappropriation in the technical sense of the words is not involved in such cases. The process amounts only to redistribution which the controlling officer (RPFC) can ordinarily effect without reference to central office.
- 2. He should examine the allotment against other heads with the object of discovering probable savings and effecting transfer where such distribution is feasible he should obtain the sanction of the competent authority.
- 3. If such savings are available it should be seen whether special economy can be effected under other heads. If funds cannot be provided by either of these methods, it will have to be considered whether the excess should be met by postponement of expenditure of an application for appropriation should be made.
- 4. All re-appropriation should be submitted to the Central office on such date and in such forms as may be prescribed by the latter from time to time.
- 5. In case of unavoidable expenditure action should be taken well in advance to seek allotment of additional funds. No re-appropriation of funds should be made in heads like overtime allowance, furniture and fixture and misc. office expenses. In case of need central office may be approached for extra amount.
- 6. On receipts of the request for the appropriation the Central Office will examine the position of the re-appropriation as a whole with reference to the known actuals of the year to date and estimated expenditure for the remaining period and actual for previous years. If after this examination the Centre Office comes to the conclusion that it should be possible in the region to meet the expenditure from within the sanctioned budget either from normal savings or buy special economies or by judicious postponement of other expenditure the region will be so informed and no appropration will be accepted. If it is considered by the Central office that the re-appropriation is necessary as the sanction of the additional budget is likely to exceed the sanctioned grant the same will be place before the C.B.T.

- 7. If during the course of the year it is found necessary to incur expenditure on a new service not provided for in the annual budget the region shall explain to the Central Office why the expenditure was not provided in the original budget and why it cannot be postponed for consideration in connection with the next budget. The Central Office if satisfied on these points will consider whether it would not be reasonable to ask the region concerned to curtail its other expenditure so as to keep the total within sanction budget. Ordinarily no new service of item will be accepted by the Central Office unless Region conerned can guarantee if the extra expenditure will be met from normal savings or by special economies within the budget estimates.
- 8. For the purpose of control of expenditure the Regional offices should report to the Central Office figures of expenditure to enable the Central office to watch the flow of expenditure against the sanctioned budget. Accordingly a return in the enclosed proforma should be furnished by the 15 th of the following month by the Regional office to the Central Office to enable it to watch the expenditure incurred by the regions from month to month. If the figures submitted by the region requires correction this may be done by making plus or minus entries in the progressive totals of the subsequent months. With the help of the return a systematic review of expenditure and receipts may be conducted quarterly at regional level and half yearly Central level.
- 9. Captial items should not be mixed with revenue items.
- 10. Officers of the Central Office from finance side may review expenditure and receipts of the region whenever they visit the Regional Offices.

# CHAPTER - 10 COMPILATION OF BALANCE SHEET

Sl.No.	Contents	Para	Page No.
1.	Statutory requirement	10.1	10/1
2.	Preparation of Balance Sheet	10.2	- 10/1
3.	Role of Sub- Regional Office	10.3	10/2
4.	Role of Regional Office	10.4	10/2
5.	Role of Central Office	10.5	10/3
6.	Explanatory notes	10.6	10/4
	·		

### CHAPTER - 10

### **COMPILATION OF BALANCE SHEET:**

### **STATUTORY REQUIREMENT:-**

- 10.1.1. Under the provisions of Section 5-A of the Act and para 74 of the EPF Scheme 52, the Central Board shall maintain proper account of its income and expenditure. The accounts of the Central Board shall be audited annually by Comptroller of Auditor General and the accounts together with audit report and the comments of the Board thereon shall be forwarded to the Central Government for placing before each House of Parliament.
- 10.1.2. The Schemes framed under the Act specify the forms in which the income and expenditure account & Balance Sheet are to be prepared viz para 55 of Employees Provident Funds Scheme '52, 29 of Employees' Pension Scheme '95 and 19 of Employees Deposit Linked Insurance Scheme '76.
- 10.1.3. The Balance Sheet should be audited by the Comptroller and Auditor General of India & then placed before the Executive Committee for its consideration and thereafter placed before the Boards for adoption, before the 10th December following the close of each financial year.
- 10.1.4. The audited accounts with the report of Comptroller and Auditor General (duly authenticated by Central Board) and comments of the Board on the report of Comproller and Auditor General shall be sent to Central Government not later than 20th December following the close of the financial year concerned for being placed before Parliament

### PREPARATION OF BALANCE SHEET

- 10.2.1. A separate Balance Sheet should be prepared for each Scheme including therein the respective administrative accounts.
- 10.2.2. Under Employees Provident Fund, an income and expenditure account and under Employees' Pension Fund and Insurance Fund a separate receipt & payment Account should be prepared.
- 10.2.3. The format of Income & Expenditure account & Receipt & Payment account and Blance Sheet as prescribed under the Scheme are shown in chapter 17.
- **NOTE:-** The format of Balance -Sheet in respect of Employees' Pension Scheme 1995 will be prepared duly modifying the existing format prescribed under Employees' Family Pension Scheme, 1971.

### 10.2.4. Preparatory work for compilation of Balance Sheet:

- 1. All cash books should be closed as on 31st March and reconciled with the Bank Statement before 10th April, each year:
- The computerised monthly classified summary of Receipts and Payments in respect of all the accounts (Central Office /Regional Office /Sub-Regional Offices) should be sent to the Central Office on due date. (Refer Chapter 7)

### 10.3. ROLE OF SUB REGIONAL OFFICE

There is no need to prepare a Balance Sheet at the level of Sub-Regional Office. The monthly classified summary of Receipts and Payment for the twelve months should be consolidated, reconciled and sent to Regional Office before 10th of April. The difference between the consolidated statement and Monthly statements if any, should be supported with proper explanation. An extract of Bank reconciliation statement as recorded in the Cash Book of all the accounts for the month of March should be sent along with the consolidated Receipts and Payments account. The consolidated report will be subject to audit by Accountant General.

### 10. 4 ROLE OF REGIONAL OFFICE:

- 10.4.1 Similar to Sub Regional Office, the Regional Office should also consolidate the monthly classified summary of Receipts and Payments in respect of the Regional Office and also for Region as a whole before 15th April.
- 10.4.2. The Income and Expenditure Account and Balance Sheet under EPF and Receipts and Payments Account under Employees Pension Fund and Insurance Fund alongwith Balance Sheet should be prepared and Submitted to Accountant General by 15th May. Simulatneously, one copy of this draft final accounts of the region should be sent to F.A & C.A.O in the Central Office.
- 10.4.3. Before forwarding the final accounts to the Central Office, the following check points should be noted:
- (1) The subsidies received from Investment Accounts should not be included as Receipts.
- (2) Assets shown in the Balance Sheet should tally with the Assets Register.
- (3) Transfer of Group Insurance subscription in respect of Group 'A' officer should not be shown under Receipts as well as Payments.
- (4) Expenditure towards sports activities should not be shown as Expenditure and instead this should be shown as Advance.
- (5) Figures on Demand should tally with the Demand Register and a Certificate to that effect should be furnished.
- (6) The statement of surplus amount transferred to investment account and subsidies received (with T.T/M.T. Nos.) during the year should be enclosed.

- (7) Reconciliation of balances should be furnished in the prescribed form, as required by Central Office.
- (8) All the observations made by the Central Office/Audit in the earlier Balance Sheet should be complied.
- (9) The amount shown as "Miscellaneous" should be supported with full details.
- (10) Amount of previous accumulation in Securities shown as "accepted" is indicated with reference to purchase price and only after the receipt of memorandum on acceptance of Securities received from State Bank of India
- (11) Withdrawal of securities from SBI on account of grant of exemption is reflected correctly. The interest released to exempted fund if any, is included in the interest suspense account.
- (12) Suspense unclassified are supported with full details.
- (13) List of defaulted establishments is attached with details
- (14) The position of sundry creditors/ debitors as Opening Balance and Closing Balance should be classified.
- (15) The 'advances' shown under various heads should be supported with details.
- (16) Number of Non-Compiled Annual Accounts with reason therefor.
- 10.4.4. On receipt of certified Balances Sheet from the Accountant General, the Certified Balance Sheet (in original) together with Audit reports & comments thereon should be sent to Central Office.
- 10.4.5. The Regional Office should strictly adhere to the time schedule prescribed. Regional Provident fund Commissioner (F&A) should co-ordinate the compilation of final accounts and ensure the correctness of data furnished.

### 10.5. ROLE OF CENTRAL OFFICE

- 10.5.1. Regional Provident Fund Commissioner (Local Administration) in Central Office shall prepare a Balance Sheet, similar to a Region,
- 10.5.2. Banking & Investment Section shall furnish the data on collection, transfer of amount, Investment etc. through classified summary of Receipts & Payments Account in respect of the Account 5, 11,25, 8, 9,4,& 24,
- 10.5.3 MIS Section shall furnish the data on No. of the Establishments/Subscribers, No. of Establishments covered and in respect of all proforma accounts.
- 10.5.4. Construction Engineer shall furnish data on Capital Expenditure & work in progress and assets of the Organisation etc.

- 10.5.5. The Balance Sheet Section in Central Office, preferably with the aid of computer should consolidate the Balance Sheet on the basis of the uncertified copy of the Balance Sheet received from the Regions. On receipt of certified copy (in original) necessary changes should be incorporated.
- 10.5.6. The consolidated Balance Sheet of the Organisation in respect of Employees Provident Fund, Employees' Pension Fund and Insurance Fund Should be prepared and scrutinised thoroughly by Assistant Provident Fund Commissioner (Balance Sheet) and Regional Commissioner (F & A) should co-ordinate the compilation of Balance Sheet and keep a close liaison with audit authorities so as to ensure that the Balance Sheet is approved. The audit observations are replied to the satisfaction of Director of Audit, Central Revenue and final audit report is examined and comments offered thereon. This should got approved from F.A. & CA.O and Central Provident Fund Commissioner, before placing it to the Executive Committee and Central Board. He should ensure prompt action in submitting the authenticated Balance Sheet with the comments of Central Board of Trustees to the Ministry of Labour (Government of India) for being placed before the Parliament well before the due date.

#### APPENDIX

**10.6.** Explanatory note on the compilation of Income and Expenditure Account and Balance sheet

### I. Income and Expenditure Account

### (i) Expenditure on construction of office building and staff quarters

The expenditure incurred on construction of office building and staff quarters is not be treated as revenue expenditure and charged to Income & Expenditure Account. The cost of construction would be reflected as asset under the head Land & Building in the Balance sheet as it represents capital expenditure. In the Income and Expenditure Account, the Amount will stand included in the Revenue surplus. No depreciation on the value of land and building is required to be provided as no "Depreciation Funds" is maintained in the Empoyees' Provident Funds Organisation.

### (ii) Repairs and Maintenance of office building and staff quarters.

The expenditure on repairs and maintenance of office building and staff quarters may be classified against the head 'Repairs & Maintenance' of office building and staff quarters in the Income and Expenditure.

### (iii) Recovery of rent from the allottee of staff quarters

The amount recovered should be treated as revenue and classified as Misc. Receipt in the Income and Expenditure Account.

### (iv) Recovery of electricity charges (Staff quarters)

The amount of electricity charges recovered from the salaries of staff in respect of the quarters allotted to them is required to be remitted to the electricity department

and cannot therefore, be treated as revenue receipt. It should be ensured that the amount of electricity charges is remitted to the concerned department immediately after the recovery and in any case within the financial year in which the recovery was effected, so that the payment may appear in the same account of the year in which the recovery was made.

### (v) Recovery of water charges (staff quarters)

The amount of water charges for staff quarters allotted to the employees of the Organisation, recovered from the salaries as per bills received from the Municipal authorities is to be remitted to the department concerned and as such the same cannot be treated as revenue receipt. It should be ensured that the amount so recovered is remitted to the Municipal authorities immediately after recovery and in any case within the same financial year.

### (vi) Cost of staff car, furniture, office equipment etc.

The entire cost of staff car, furniture, office equipment etc. should be treated as revenue expenditure in the year in which the purchase is made and charged to Income and Expenditure Account. No depreciation is required to be provided in the accounts.

### (vii) Value of stationery and service postage stamps as at the close of year

• The value of stock of stationery and service postage stamps as at the close of the financial year need not be exhibited in the Income and Expenditure Account.

### (viii) Interest on refundable advances

The interest realised on refundable advances may be exhibited separately with caption 'Interest realised on refundable advances' on the income side of Income and Expenditure Account.

### (ix) Adjustments of recoveries

The amounts like overpayment of pay and allowances, refund of advance of pay and T.A and other advances, recovery of trunk call charges on private calls etc, may be adjusted as minus expenditure against the concerned expenditure heads.

Money order refunds, cancellation of Demand Drafts etc, in administration account may be adjusted by deduction from the heads under which original entry was classified at the time of issue of money order, demand draft etc.

## (x) Payment of pension and DCRG to pensioners of Employees Provident Funds Organisation

Under the existing practice the expenditure on payment of pension/DCR Gratuity to pensioners (including family pension) is met from Account No. 4A/Account No.2. Such expenditure being debitable to the pension account No. 9, the Administration Account as to be replenished by transfer from Account No. 9.

### (xi) Admn. Charges, Inspction Chages and Damages due but not paid

Administrative Charges, Inspection Charges and Penal Damages due from the employers but not received are not required to be included in the Account. However, the arrears of Administrative charges, Inspecton Charges and Damages due as on the last day of the year to which the Income and Expenditure Account relates should be indicated in a foot note below the Income and Expenditure Account.

### (xii) Exhibition of interest credited in the Savings Bank A/C.

The interest credited on the balances in the Savings Bank Acount No. 2 should be treated as Miscellaneous Receipts and shown under 'Income' in the Income and Expenditure Account.

### (xiii) Miscellaneous receipts-Furnishing of details

A statement showing the complete details of the amounts included under the head "Miscellaneous 'Receipts' should invariably be attached to the Income and Expenditure Account.

#### II. Balance Sheet

### (i) Arrears of contributions due from the employees but not paid

As the Annual Account i.e. Income and Expenditure and Balance Sheet are compiled on actual basis and not on accrual basis, the arrears of contributions due but not paid as at the close of a year are not required to be included on both Liability and Assets sides of the Balance Sheet. Instead the amount of arrears of contributions due from the employers, but not paid as at the close of a year should be indicated at the last page of the Balance Sheet as a foot note. It should be ensured that the figures of arrears due shown in the foot note confirm to the figures shown in the relevant return for March of the year to which the Balance Sheet relates.

### (ii) Receipts in Account No. 1 for which challans have not been received

Since the amounts deposited in Account No 1. represent generally contributions, such receipts in Account No.1 as are not supported by challans may be included in the head "contributions receipts during the year". If, however, any amount was found to be other than contributions on verification of the challans. Subsequently, necessary adjustment can be made by deductions from the head "contributions received during the year" and classifying the amount under the appropriate head in the Balance Sheet of the year which is under compilation.

### III. Staff Provident Fund

In case of transfer of an employee of the Employees Provident Funds Organisation from one Region to another, a statement showing the particulars of balance at the credit of the employee in his Staff Provident Fund Account is sent by the transferor region to the transferee region. In such cases the transferee region should include the balance as shown on the statement in the Balance Sheet for the year in which the amount was credited to the subscriber's account head and the transferor region should also account for the amount shown in the statement in his Regional Balance Sheet for the same year as Staff Provident Fund Account transferred to other regions. For this purpose under the head Staff Provident Fund on the liability side the following heads may be inserted. Staff Provident Fund Account transferred form other regions (details attached)" after the head Contributions including refund of withdrawal and Staff Provident Fund Account transferred to other regions (details attached) (after the head "Loans paid during the year") It is essential that the transfer-in and transfer-out amounts are accounted for in the respective Balance sheet for the same year by both transferee regions and transferor regions. For this purpose the transferor region may indicate at the time of transfer of the account the year's Balance Sheet in which the amount of transferred account will be reflected in its Balances sheet so that the transferee Region will also account for the amount in the same year balance sheet. The particulars i.e. name of the region name of employee and the amount of the transfer-in and transfer-out cases included in Balance sheet should be sent with the balance sheet to enable the Central office to verify if the transferor and transferee regions have accounted for the amounts in respective balance sheet of the same year.

### IV. Special Reserve Fund

The amount excess or short credited to the ledger accounts of the member due to rounding off of the past accumulations are debited or credited, as the case may be, to the S.R.F.

Similarly in the case of money order remittances the small residual balances which cannot be remitted are credited to the Special Reserve Fund.

### V. Unclaimed Deposit Account

Amount shown as transferred to "Unclaimed Deposit Account" under item 1(a) Provident Fund Account and that shown under item 4 unclassified account should be identical.

### VI. Security Deposit

The following particulars should be given under the head' Security Deposit'
Opening Balance as per last Balance sheet
Add Amount received during the year
Less Amount paid during the year
Balance as on 31.3.

### VII. Suspense Account (Unclassified Liabilities and Assets)

A Statement showing the details of the balances shown under the "Unclassified Suspense" in both liabilities and assets sides should be enclosed to the Balance Sheet every year indicating the date of transaction, brief particulars amounts. Vigorous drive should be launched to analyse the outstanding items under this head and to clear them. It is emphasised that the balances under unclassified suspense on both liabilities and assets sides should be kept down to minimum and prompt action taken to clear them.

Further a report indicating the amount lying under suspense unclassified (liabilities and assets) and action taken to clear the outstanding amounts should be sent every month by the 10 th of the following month to the Central Office.

VIII. The Receipt and Expenditure under each Scheme should be maintained separately and transfer of amounts from the account to one Scheme to the other should be avoided.

### IX Value of assets (less depreciation)

As no depreciation fund is maintained in the Employees' Provident Funds Organisation, the entire expenditure on the purchase of staff car and other vehicles, furniture, office equipment, fixtures etc. is to be charged to the relevant expenditure head in the Income and Expenditure Account. Consequently, no value of assets (less depreciation) need be shown in the balance sheet.

However, the cost of Land and expenditure on construction of office building and staff quarters is required to be shown as asset under the head "Land and Building" as it represents capital expenditure. An asset register on total value of Land and Building acquired by the Regional Offices and the Central Office should be maintained and produced to audit.

### X. Land and Building

The cost on purchase of land and cost of construction of office building and staff quarters should not be classified as Revenue Expenditure but reflected as asset under the head "Land and Building" in the Balance sheet and no depreciation on the value of Land and Building is required to be provided. The expenditure on repairs and maintenance of office building and staff quarters should, however, be classified as revenue expenditure under the sub-head 'Maintenance of office building/staff quarters' to be added as a Sub-head below the main head 'other charges Recurring in the Income and expenditure Account'.

### XI. Cash Balance as at the close of the year

The value of stock of postage stamps forms and stationery in hand as at the close of a year need not be exhibited under head 'Cash Balance'

### XII. Recoverable advances

Under the sub-head 'Cor	veyance advance' t	the break i	up as und	ler may	be given.
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# XIII. Exhibition of the over-payments made to the members of the Employees' Provident Fund in the Balance sheet of the Regions

The Regional and Sub-Regional Offices are required to maintain a register of over payments in the prescribed form for watching the progress of recovery or adjustment. In order to watch the recovery and adjustment of the amount of over payments made should be exhibited under a separate head in the Balance sheet for the year in which the over payments are detected as under, after the heads for recoverable advances.

are detected as und	der, after the heads for recoverable advances.
Asset Side	
Over paym	nents to outgoing members beneficiaries in the settlement of P.F.Accounts
	Balance as per last Balance sheet
Liability side	
detected	nents to outgoing members /beneficiaries in settlement of P.F Account on 31.3
baiance as	(Contra entry)
may be indicated in respect of E.I	erpayments coming to light in a year in Regional and Sub Regional Offices as foot note in the statement of classified summary of receipt and payment P.F. Account No. 1 to be enclosed to the Balance Sheet. The head ould be added after the heads for "Recoverable Advance" in the Regional
XIV Exhibition	of fraudulent payments in the Balance Sheet.
	nts involved in fraudulent payment cases as and when they come to light ed in the Balance Sheet of the concerned Region for the year in which the as under:-
Asset side	•
Irregular payment	S
•	last balance sheet
	udulent payment detected during the year
	vered / adjusted during the year
Balance as on 31.3	5.19
Liability side	

Irregular payments (Contra entry)

## XV. Exhibition of interest credited in the savings Bank accounts of the various accounts under the E.P.F. Scheme, 1952.

The interest credited on the savings bank accounts on the balances in A/C No1 should be accounted for as receipt to "Interest suspense account" and accordingly should be exhibited in the Regional Balance Sheet under the head 'Interest Suspense Account E.P.F.' on the asset side of the Balance sheets as under:-

### Interest suspense account

(a) Employees Provident Fund balance as per last Balance sheet	
add (i) Interest credited to members accounts during the year	
(ii) Interest paid on refund of deposits to the exempted establishments	
Total	
Less (i) Amount of interest realised on securities	_
(ii) Interest realised on refundable loans	
(iii) Interest credited to savings bank account No. 1	
(iv) Penal damages credited to A/c No. 1	_
(v) Interest realised from S.B.I. on belated transfers	
(vi) Interest realised from establishments on belated deposits	
Total	

### (b) Balance as on 31st March

The interest credited on the S.B. Account on the balances in A/c No.10&22 should be accounted for as receipt and it should be exhibited under the head "interest on Savings Bank Account" under the respective Receipt & Payments Account.

### XVI. Avoidance of variation of figures reported through the returns and accounted for in Balance sheet

Monthly returns of Interest Suspense Account, Unclaimed Deposit Account, Special Reserve Fund and Death Relief Fund are being submitted by the Regional offices showing the transaction in these accounts in the Regional and Sub-Regional Offices. It should be ensured that the amounts as communicated through the monthly returns in respect of these account should invariably be shown in the Balance sheet of a Region. In case any amount which is to be included in the balance sheet has not been indicated in the monthly returns. A supplementary return for the year should be sent so that the amounts as indicated in the Balance sheet will conform to the amounts as communicated through the returns.

### <u>CHAPTER - 11</u> STAFF PROVIDENT FUND, PENSION & GROUP INSURANCE SCHEME

Sl. No.	Contents	Para	Page No.
1	STAFF PROVIDENT FUND	11.1.1	11/1
2.	INVESTMENT	11.1.2	11/1
	SUBSCRIPTION	11.1.3	11/1
	POWER TO AUTHORISE ADVANCE/WITHDRAWAL/ FINAL PAYMENTS	11.1.4	11/1
5.	TRANSFER	41.1.5	11/2
6.	ISSUE OF ANNUAL STATEMENT OF ACCOUNTS	11.1.6	11/2
7.	RATE OF INTEREST	11.1.7	11/2
8.	PENSION	11.2.1	11/2
9.	PROCEDURE FOR DEPOSIT	11.2.2	11/2
10.	ACCOUNTING	11.2.3	11/3
11.	AUTHORISATION OF PENSION	11.2.4&5, 6&7	7 11/3
12.	STATEMENT	11.2.8	11/4
13.	PAYMENT OF GRATUITY	11.2.9 & 10	11/4
14.	VOLUNTARY RETIREMENT	11.2.11	11/4
15	PAYMENT OF PENSION THROUGH S.B.I	11.2.12	11/4
16.	NO DUE CERTIFICATE	11.2.13	11/5
17.	MAINTENANCE OF RECORD OF PPO	11.2.14	11/6
18.	STATEMENT FROM S.B.I	11.2.15	11/6
19.	REGISTER TO WATCH DRAWAL OF PENSION	11.2.16 &17	11/6
20.	GROUP INSURANCE SCHEME	11.3.1	11/27
21.	PURCHASE OF POLICY	11.3.2	11/27
22	NOMINATION	11.3.3.	11/27
23	CONTRIBUTION ·	11.3.4.	11/27
24.	CONTRIBUTION - GROUP 'A' OFFICERS	11.3.5	11/28
25.	PREMIUM TO L.I.C.	11.3.6	11/28
26.	MEMBERSHIP	11.3.7	11/28
	MONTHLY RETURNS	11.3.8	11/28
28.	CONTRIBUTION REGISTER	11.3.9.	11/29
29.	PREMIUM PAYMENT REGISTER	11.3.10	11/29
	REFUND OF SAVINGS	11.3.11	11/29
	CLAIM (DEATH)	11.3.12	11/29
32.	PAYMENT	11.3.13	11/29
	ENROLMENT OF OFFICIALS WORKING IN IAP, VIGILANCE	11.3.14 & 15	11/30

### **CHAPTER-11**

### STAFF PROVIDENT FUND, PENSION & GROUP INSURANCE SCHEME:

### 11.1 STAFF PROVIDENT FUND:

11.1.1. The Employees of the Organisation who are governed by Staff & conditions of Service Regulations, 1962 are eligible to contribute to Staff Provident Fund. The Organisation follows the General Provident Fund rule as applicable to Central Government Employees and the rules are applicable mutatis mutandis to the Employees of the Employees Provident Fund Organisation governed by Staff Provident Fund. The matters relating to eligibility for membership, subscription, calculation of interest, transfer of Funds, drawal of advance/withdrawal, final settlement of accounts and other provisions of the General provident Fund Rules shall be followed strictly without any deviation in respect of the members of Staff Provident Fund.

### **INVESTMENT**

11.1.2. A separate Bank Account is kept in the State Bank of India, Bombay namely account No.8 (Staff Provident Fund account). Similarly, an Investment account is also kept to invest Staff Provident Fund moneys. The details of operation of Bank Account and procedure for investment are dealt in detail in chapters 6 and 8 of this part of the Manual.

### **SUBSCRIPTION**

11.1.3. The Central Office /Regional/Sub- Regional office shall deduct subscription towards Staff provident Fund from the pay of the employees. A Schedule will be prepared by the Administration Section and arrive at the total amount due to be transferred to Account No. 8. Before doing so, the amount of advance/withdrawals released from account No. 2/4 A shall be deducted and net amount due to be transferred to Account No. 8 will be determined. In case no amount is due for transfer, consequent of the grant of advance/final payment, etc. i.e. in excess of the collection for that month, a note should be kept to this effect in the Register maintained for this purpose under the signature of A.P.F.C. (Admn) and adjustment should be made in the subsequent month. The amount of advance/withdrawal and final settlement released from this account should be shown in the monthly Return No..II and also in the Classified Summary of Receipts & Payments in respect of Account No.2/4 A.

### **POWER TO AUTHORISE ADVANCE/WITHDRAWAL /FINAL PAYMENTS:**

11.1.4. Assistant Provident Fund Commissioner-in-Charge of the Administration is empowered to authorise Advance/Withdrawal, Final Payment, Issue of Transfer certificate and Annual Statement of accounts to all SPF members strictly in accordance with the Provisions of GPF rules. The members of the Staff Provident Fund are also eligible to draw benefits under the Deposit- Linked Insurance scheme framed under the GPF Rules. The A.P.F.C. (Admn.) shall ensure transfer of amount due to Account No.8 periodically and ensure prompt payment of dues.

### **TRANSFER**

11.1.5. As and when an Employees of the Organisation is transferred from one R.O/SRO to another R.O/SRO and vice versa, transferor office shall furnish the details of SPF account through a transfer certificate under the signature of A.P.F.C. (Admn.) along with nomination.

### ISSUE OF ANNUAL STATEMENT OF ACCOUNTS

11.1.6. The members of SPF will be supplied an Annual Statemennt of Accounts before 30 th April of each year. The Regional/Sub-Regional Offices where EDP Centres are in existence, the accounting of SPF should be computerised and computerised statement should be supplied to the members. [The feasibility of incorporating the monthly contribution to SPF, withdrawl/Advance paid and the balance at the end of the month in the computerised monthly pay slip may be examined and adopted by EDP Section.]

### RATE OF INTEREST

11.1.7. The rate of interest is calculated on par with one applicable to the subscribers of General Provident Fund i.e. Central Government Employees.

Note: The GPF Rules may be consulted for proper maintenance of SPF account of the members.

### PENSION:

By virtue of the provision of the Section 5-D of the Act read with Employees 11.2.1 Provident Fund Staff & Conditions of Service Regulation . 1962 the employees of the Employees' Provident Fund Organisation are eligible for pensionary benefits as applicable to Central Government employees. The staff members, who were in service prior to 1st April, 1960 and have opted for the Pension, which is the same as applicable to Central Government Employees and the members who joined services on or after 1st April, 1960 and also the Centrtal & State Government employees, who were taken on deputation from permanent pensionable posts and were absorbed permanently in the organisation are entitled to Pension-cum-Gratuity (including the benefit of the Family Pension) on the same terms as the applicable to Central Government employees of similar status and length of service. In order to enable the organisation adequately to discharge its liability under the Pension -Cum-Gratuity Scheme at the appropriate time in future, Pension Fund was created with effect from 1st April, 1965 to which credit afforded every month through a separate account called Pension -Cum-Gratuity Account (Account No.9) by transfer of fund from Employees' Provident Fund (Central Administration Account No. 4) at the rate of 12.4% of the total emoluments.

# PROCEDURE FOR DEPOSIT INTO PENSION -CUM-GRATUITY ACCOUNT-ACCOUNT No 9:

11.2.2. The Pension -Cum Gratuity Account (Account No.9) is being maintained by State Bank of India, Bombay main Branch. The Account will be fed by monthly transfer of Funds from Account No.4 maintained at New Delhi Main Branch. Pending assessment of amount due for transfer to this account in a year the State Bank of India, New Delhi has been

advised through a standing order to transfer a sum of Rs 10 Lakhs on first day of every month direct to State Bank of India, Mumbai, to the credit of Account No, 9 under advise to the Central Provident Fund Commissioner. Actual liability to the Pension Funds will be worked out in the Central Office with reference to the actual expenditure incurred in a year towards the Pay and Dearness pay, if any of the officers and staff( excluding Deputationists). The Regional Office/Central Office (Cash) should furnish a report before 30th April every year, indicating the total payment made on account of Pension etc.and charged to Account No2/4 A to the Financial Adviser & Chief Accounts officer. The Pension Fund will then be credited after adjusting the Payment made towards Pension, & Gratuity, and monthly automatic transfer made in the preceeding year. Budget and Finance Section functioning under F.A. & C.A.O. will ensure prompt recoupment of Pension Fund to the extent due in a year.

### **ACCOUNTING**

11.2.3. The Pension and Gratuity payable to the staff will be made from Account No. 2/4 and the total payment made will be reflected only in the Income & Expenditure Account of the Administration Account of the Regional /Central Office and not in the Balance sheet of the Regional /Central office. Only the net revenue surplus should be shown in the Balance sheet.

AUTHORISATION OF PENSION, FAMILY PENSION, DEATH-CUM-GRATUITY RETIREMENT GRATUITY, COMMUTATION OF PENSION IN RESPECT OF THE OFFICERS UP TO THE LEVEL OF REGIONAL COMMISSIONER (GRADE II) BY THE REGIONAL COMMISSIONER-IN-CHARGE OF THE REGION.

- 11.2.4. All the retirement benefits in respect of the officers upto the level of Regional Provident Fund Commissioner (Grade II) are to be authorised by the respective Regional Provident Fund Commissioner- in -Charge of the Region. No further ratification is necessary in such cases by the Central Office. Similar is the case in respect of zonal Training Institutes and apex Institute of NATRSS.
- 11.2.5. In case where there is only one Regional Provident Fund Commissioner in the Region, the retirement benefits will be sanctioned by the Central Provident Fund Commissioner and the Pension papers are to be processed by the Personnel wing of the Central Office. These Pension cases will be pre-audited by the Finance / Pension and Group Insurance Section functioning under the Financial Adviser & Chief Account Officer. In the case of Regional Provident Fund Commissioner in charge of zonal Training Institutes, the NATRSS, New Delhi shall authorise the retirements benefits.
- 11.2.6. The Pension etc. shall be sanctioned by the Regional Provident Fund Commissioner- in -Charge of the Region in consultation with the Regional Provident Fund Commissioner (Finance & Accounts) /Pre Audit in the Regional Office after obtaining vigilance clearance from the Director (Vigilance) in respect of officer for whom the Central Provident Fund Commissioner is the appointing authority and in respect of other employees from the Deputy Director Vigilance of the respective Zone.
- 11.2.7. The Regional Provident Fund Commissioner -in- Charge of the Region will be required to observe the Time schedule as prescribed in the C.C.S. (Pension) Rules, 1972 (as amended from time to time) for prompt authorisation and payment of Pension & Gratuity.

11.2.8. To keep an effective watch over the preparation and finalisation of Pension paper, the Regional Provident Fund Commissioner- in -Charge of the Region should submit the following statement to the Central Office in the form prescribed for this purpose:-

STATEMENT	<u>PURPOSE</u>	DUE DATE
I	Progress in respect of cases of	Yearly -
	all employees due to retire within next 24 months	10th January
II	Cases of employees who become .	Half - yearly
	due for retirement in the previous half- year, indicating details of Provisional	10th Jan./July
٠	Pension/Gratuity cases and cases settled within 6 month and not finalised with in	
•	6 month, etc.	
Ш	Position of verification of service	Half - yearly
	of employees, number of Pensioners at the end of Half year, etc.	10th Jan /July

### PAYMENT OF GRATUITY UNDER THE PAYMENT OF GRATUITY ACT:

- 11.2.9. The payment of Gratuity Act is applicable to those employees of the Organisation who resigned from service before rendering qualifying service for Pension and Death-Cum-Retrirement gratuity under the C.C.S. (Pension) rules, 1972 which is mutates mutindas applicable to the employees of the Employees provident fund organisation. As such those employees who will not be eligible for pension and gratuity under the service rules would continue to be covered under the payment of Gratuity Act and they should be paid gratuity under the said Act.
- 11.2.10. The gratuity (Retirement & D.C.R.G.) payable to the employees/beneficiaries should be released initially from the Administration account and subsequently adjusted to Pension-cum-gratuity account. The payment of gratuity/D.C.R.G. should be made as per the C.C.S (Pension) Rules, 1972. The Administration section should ensure that the nomination is obtained from all the employees are preserved under safe custody /pasted in the service register.

### OFFICERS SEEKING VOLUNTARY RETIREMENT:

1.1.2.11. The permission should be sought from Central office by the officers who seek voluntary retirement in case their appointing authority is Central Provident Fund Commissioner/ Government.

# PAYMENT OF PENSION (RETIREMENT PENSION AND FAMILY PENSION) IN RESPECT OF EMPLOYEES OF EMPLOYEES PROVIDENT FUND ORGANISATION

11.2.12. A Scheme for payment of Retirement pension/Family pension in respect of the employees of the Employees Provident Fund Organisation through the State Bank of India has been introduced with effect from 1 st January,1978. The scheme containing the detailed procedure for payment of pension through State Bank of India is given in Appendix - I to this chapter.

- (i) The Pensioners should submit an application in the prescribed form as given in Annexure I of the Scheme.
- (ii) The Pension amount will not be paid in cash or through joint account. The pensioner will, therefore be required to maintain an account (Savings Bank or current account) in his/her individual name into which the Pension will be credited by the Bank.
- (iii) On receipt of option applications of the pensioners the Regional Provident Fund Commissioner or any other officer authorised in this behalf will under his special seal forward by Registered post/Messenger the Disburser half of the Pension Payment order option application and identification documents (Photographs descriptive roll, Specimen signature) to the branch of the Bank where the Employees Provident Fund Administration Account is maintained.
- In case, the Pensioner opted to draw pension through the branch of State Bank (iv) of India situated in a region other than the one from which he retired, the pension payment order should be sent to the link branch of State Bank of India concerned through the Regional Provident Fund Commissioner under whose jurisdiction that branch of State Bank of India falls who will countersign the pension payment order duly allotting a fresh PPO number duly Cancelling the PPO number allotted by the transferor RO and forward the same to the concerned link branch of the State Bank of India where-in his specimen signature is registered. Simultaneously the pension file of the officer concerned should also be transferred to the respective regional office. This will facilitate watching of payment of pension payment of Dearness Relief etc. The transfer of Pension Payment Order should be despatched by SPEED POST on the day following the date of retirement of the official. The transferee office should ensure and forward the PPO to the State Bank of India link Branch within 3 days so as to ensure that the pensioner draws the Pension in the same month. The payment towards Pension/Family Pension/Relief/Revision of pension should be done only through the State Bank of India and no direct Payment from the Regional Provident Fund Commissioner or by money order/cheque should be permitted.

### NO DUE CERTIFICATE

The Regional Provident Fund Commissioner is personally responsible to 11.2.13. ensure that no dues are recoverable from the retiring official. The Regional Provident Fund Commissioner, before issuing "No due certificate" (under his signature) should consult the Audit Reports (Interanal & statutory) and recoveries as observed by audit should be effected. In addition, the outstanding dues towards House Builiding advance, Conveyance advance, T.A, L.T.C., Medical, Library dues Licence fee and any other dues should be verified. Action to obtain "No due certificate" should be initiated 2 months in advance to the date of retirement and the certificate should be obtained 1 month in advance. In case of transferred officials a separate "No due certificate" need not be obtained from other offices in which the official was working. However, the last pay certificate (L.P.C.) of the official, at the time of his transfer to the present office should be verified so as to ensure that all the outstanding dues are taken into accounts. It is the responsibility of the Regional Provident Fund Commissioner of the office concerned to intimate to the present office in which the official is serving to recover the outstanding dues, if any, after issue of L.P.C. It is necessary to record the "No due certificate" in the L.P.C. itself duly verifying the position as explained above.

### MAINTENANCE OF RECORD OF PENSION PAYMENT:

11.2.14. The Administration section in the Regional office/Central office should maintain a PPO register wherein all the particulars of the pensionery benefits released to the retired officer/beneficeary including a joint photo of the pensioner and his/her spouse pasted thereon are kept under the signature of Regional Provident Fund Commissioner- in- charge of the Region. This register should be in the order of PPO number, which is to be assigned as EPFO/Region code/PPONo. In the case of transferred cases, the pension paying Region fresh number should be allotted before transferring to the State Bank of India. The PPO should be sent to the Bank through a special messenger on the day following the day of retirement so as to ensure that the pensioner draws his first pension in the same month through the opted Branch of the State Bank of India.

### STATEMENT FROM SBI

11.2.15. On the close of each month, a statement should be obtained from the link branch of the State Bank of India for the details of pension disbursed and the amount debited to the Regional Administration Account/Central office local Administration Account.

### REGISTER TO WATCH THE WITHDRAWAL OF PENSION

11.2.16. A separate Register to watch the drawal of pension should be kept in the following format and completed with reference to the Bank Statement:-

PPO No.

Pension due

PENSION ACTUALLY REMARKS
PAID DURING THE
MONTH OF

A M J J A S O N D J F M
P A U U U E C O E A E A
R Y N L G P T V C N B R

- 11.2.17. The correctness of the pension released by the Bank should be verified through the above register. The total amount paid for each month should be checked with the amount debited by the Bank in the Administration Account. The details of amount paid towards Pension/ Family pension/Gratuity should be intimated to cash section so as to include in the Monthly Return No. II and Classified Summary of Receipts & Payments. The above register should be verified and signed by the Assistant Provident Fund Commissioner-in-charge of Administration and follow up action due, if any should be intimated.
- 11.2.18. In order to ensure proper monitoring and prompt service to the officer the entire operation of Pension-cum- Gratuity account at the Regional/C.O level should be computerised.

# PAYMENT OF PENSION TO THE PENSIONERS OF EMPLOYEES' PROVIDENT FUND ORGANISATION THROUGH BRANCHES OF THE STATE BANK OF INDIA

The Bank have agreed to disburse pension to the pensioners of Employees' Provident Fund Organisation through its branches. The procedure in this regard is as under:-

- 1. The existing pensioners of Employees Provident Fund Organisation who desires to draw their pension from the branches of the Bank will apply in duplicate to the Central Provident Fund Commissioner/Regional Provident Fund Commissioner from whom they are receiving pensions in the form as per Annexure-I. Persons retiring from the service of Employees' Provident Fund Organisation after the commencement of the Scheme will indicate their option in their pension application.
- 2. On receipt of the option application of the pensioners the Central Provident Fund commissioner / Regional Provident Fund Commissioner or any other officer authorised in this behalf will under his special seal forward by registered post/messenger the disburser half of the pension payment order (both halves of PPOs in respect of new pensioners) option application and identification documents (i. e photographs, descriptive rolls and specimen signatures) to the link branches where the EPF Account No.4 A/EPF Acount No.2 is maintained. If already not sent he will also simultaneously send a copy of the specimen seal of his office together with his specimen signature to the Branch Manager of the concerned link branch of the Bank by name under registered cover/by messenger. While forwarding the above documents to the link Branch, the month upto which pension was paid by the Central Office/Regional office of the Employees' Provident Fund Organisation will be mentioned on the PPO itself together with the particular branch of the Bank from which the pensioner has opted to draw pension. The link Branch will compare signature of the concerned officer received by it with those already on record.
- 3. The link Branch will maintain a register in the form prescribed in Annexure II to serve as an index of the pension payments authorised to be made by it.
- 4. On receipt of document from the Central office/Regional office of the Employees Provident Fund organisation, the link branch will verify the specimen signature of the officer concerned appearing on these document with those received by it from the Central Office/Regional office of the Employees Provident Fund Organisation as stated in paragraph 2 above. The link branch will also make entries in respect of these PPO in the register maintained by it (Annexure II). There after these documents viz. the disburser half of the PPO (both halves of the PPO for new pensioners) identification documents (photograph, descriptive roll and specimen signature) and the original option application of the pensioners will be sent to the branch specified by the pensioners (hereinafter referred to as paying Branch).
- 5. On receipt of documents from the Link Branch and before commencing payment of pension, the paying branch will advise the pensioners to appear at the branch for identification and obtaining signatures or thumb impression on the disbuser's portion of PPO. The paying branch will also obtain an undertaking in the form prescribed as per Annexure IX from the pensioner that excess payment if any, credited to his account, due to delay in

receipt of any material information or any bonafide error can be recovered by the Bank. The pensioner's half of the pension payment order shall be handed over to him against his acknoledgement.

- 6. The process of identification has been laid down in Rule 356 of the Central Treasury Rules. This comprises checking of the signature of the pensioner with that available on the disburser's half the PPO and resemblance with the pensioner's photograph which is pasted on the said half of the PPO. In the case of a new pensioner the pensioner has also to produce his personal copy of the letter of Employees Provident Fund organisation forwarding the PPO and to give his signature on the disburser's half of the PPO. Such personal identification of the pensioner may be required only for the first payment of pension at the paying branch.
- 7. No bill will be required to be submitted by the pensioner for drawing pension at the paying branch. The pension will be paid by the paying branch after deduction of tax vide paragraph 8 below by credit to the sole savings/current account of the pensioner with the paying branch. Pension will not be paid in cash or through a "Joint" of "either or survivor" account. The paying branch will credit the pensioner account with the net amount of the pension payable for a month on the last "working day" of the month except for the month of March, for which it will be credited on the 1st working day of April. If in exceptional cases the pension payment could not be credited on the last working day it must be ensured that it is credited as soon there after as possible and in any case not later than 7th of the month following the month for which pension is due.
- 8. The paying branch will be responsible for deduction of Income Tax at source from the Pension Payments in accordance with the rates prescribed from time to time. Where such deductions are made the paying branch will issue to the pensioner, in April each year a certificate of tax deduction in the form prescribed in the Income tax Rules.
- 9. The paying branch will maintain a detailed record of pension payment made by it from time to time in form prescribed in Annexure III & IV. Every payment will also be entered on the disburser's half of the PPO and authenticated by the passing officer of the paying branch. The paying branch will debit the link Branch through Branch clearing general account with the amount of pensions paid to the pensioners daily. The amount of commission at the rate prescribed will also be calculated and included in the T.R. Advice. The T.R. Advice will indicate the following particulars:

10. The paying branch will also prepare payment scrolls in triplicate in the form prescribed as per Annexure V and also record a certificate of payment on each of the scrolls. This certificate will be either printed on the scroll or a Rubber stamp carrying the following legend will be affixed:

"Certified that the amounts indicated in this payment scroll have been credited to the respective accounts of the concerned pensioners. The deduction of income- tax has also been accounted for."

11. Two copies of the payment scroll will be sent by the paying branch to the link branch on 10 th of every month.

- 12. The link Branch will open a separate account for the purpose of posting payments and the relative T.R. Advices received from the branches will be responded by them by debit to this accounts. Payment made by the link Branch itself on account of pension made to pensioner of EPF Organisation will also be debited to this account. At the close of the day when all advises received from branches in this regard have been posted in the account the net debit balance will be adjusted by transferring an equivalent amount from EPF A/c No.4/EPF Account No.2 as the case may be.
- 13. The link branch on receipt of the scrolls in duplicate duly supported with necessary certificates from all the branches under its jurisdiction will consolidate the payment in a summary sheet as per ANNEXURE -VIII by15th of month and tally the amount with the pension payment account concerned. Thereafter the link branch will send the following documents to the Central Office/Regional office of the EPF Organisation
- (i) Summary sheet (in duplicate) duly bearing a rubber stamp acknowledging receipt of amount on behalf of the pensioner.
- (ii) One copy of scroll along with supporting documents received from various Paying branches. The duplicate copies of scrolls will be retained in the link branch.
- 14. On receipt of the scroll etc. from the link branch, the Central Office /Regional office of the Employees' Provident Fund Organisation will check the scroll to ensure that it is complete in all respects and it accompanied with the relevant certificates in respect of each payment included therein. The said office will also check the correctness of the totals and thereafter incorporate the transaction in his accounts by treating the copy of scrolls and related documents as a voucher. The said office will be responsible for accounting of gross pensions and bank commission in its account.

### 15. CERTIFICATES TO BE FURNISHED BY THE PENSIONERS,

- (i) <u>Life certificate</u>:- The pensioner is required to furnish a Life certificate once a year in the month of November in the form prescribed as per Annexure VI-A. An officer of the State Bank of India dealing with such pension is authorised to give life certificate for this purpose.
- (ii) Non-employment Certificate:- A certificate of Non-employment/ reemployment shall be obtained from all the Pensioners and Family pensioners yearly in the month of November each year. If a Pensioner/Family pensioner is re-employed /employed in a Government department /Office or a Government Company, Corporation, Autonomous Body or society set up by a Central or State Government or Union Territory or a Local Fund he must furnish the necessary particulars with regard to his/her re-employment/employment as enjoined in the above certificate. The pensioner shall of his own, intimate the fact of his taking up re-employment /employment to the pension disbursing authority, immediately in his doing /having done so, without waiting for the month of November when the submission of yearly certificate would normally become due. The disbursing officer shall suspend the payment of relief to him/her from the date of such re-employment/employment. After the spell of Re-employment/employment ceases, payment of relief will be resumed by the disbursing officer.

- (iii) Retired Group-A Officer are also required to furnish half-yearly a declaration in the prescribed form about acceptance/non-acceptance of commercial employment with in two years from the date of their retirement and also about acceptance/non-acceptance of any employment under any Government out side India. Such declarations are required once in every six month in May and November. Non-employment certificate, including such declaration wherever applicable is to be furnished in the prescribed form as per Annexure/VI-B.
- (iv) A declaration in Annexure VI-C shall be obtained from all recepients of Family pension whose pension is terminable on their marriage or remarriage. However, in the case of widow recepients, the prescribed declaration will be obtained only once at the time of making first payment of family pension.

### 16. TRANSFER OF PENSIONS:

In case the pensioner wants transfer of pension payment from one branch of the Bank to another, the paying branch will return both halves of PPO of the pensioner to the concerned Link Branch indicating the month upto which the payment has been made to the pensioner. On its receipts the link branch will arrange to issue a fresh authority to the Bank for arranging pension at a branch of the Bank at which the pensioner has desired his account to be transferred. In case the paying branch to which the pensioner desires to get his account transferred falls under a different Link Branch, the relative document will be returned to the concerned office of the EPF Organisation for further necessary action.

### 17. RELIEF TO PENSIONERS:

Whenever relief/ad-hoc relief to pensioners is sanctioned, the Paying Branch of the Bank will endorse on the PPOs the revised admissible amount of increase and the date from which the increase amount is payable since the retired employees of the EPF organisation are eligible for relief as applicable to the Employees of the Central Government, on notification of relief by the Central Government, the branch may release the payment.

### 18. **COMMUTATION OF PENSIONS:**

For commutation of pension payment of which is being made through a branch of the bank, the following procedure will be followed for its payment and amendment of the PPOs. The Central Provident Fund Commissioner /concerned Regional Provident Fund Commissioner or any authorised officer will issue a special authority to the paying branch for arranging payment of commuted value of pension. The paying branch on its receipt will arrange immediate payment of amount payable by crediting the same to the account opened by the pensioner for payment of pension under intimation to the pensioner. While making payment, the paying branch will:-

i) Enter the date of commutation i,e. the date on which the amount of commuted value of pension has actually been credited to the pensioners account, the reduced amount of pension and the date from which the reduced pension is payable, i.e. the date on which the lump sum amount has actually been credited to the pensioner's account in the disburser's portion of the PPO (as well as in the pensioners' portion of the of the PPO at the earliest opportunity) under its attestation. In cases where separate authority letter has been received, the number and date of that letter will also be noted as authority for the payment;

ii) Intimate to the Employees Provident Fund Organisation (through the link Branch), the date on which the payment of commuted portion of pension is credited to the pensioners account and the date from which the payment of reduced pension has commenced i.e. the date on which lump sum amount of commutation has actually been credited to the pensioner's account. The Link Branch will also make appropriate entries in its record i.e. Index Register etc., on the basis of such intimation.

# 19. ARREARS OF PENSION ON THE DEATH OF PENSIONER AND MANNER OF DISPOSAL OF SUCH PPO:

- 1. Pension shall be drawn for the day of the a pensioner's death irrespective of the time of death. on receipt of a death certificate in respect of pensioner the paying branch will work out the amount of arrears due to the deceased and the over payments, if any, made to him. It will take action immediately to recover the over payment form the deceased's account in terms of the under-taking obtained by the paying branch from the pensioner at the time of commencement of pension. Payment of arrears will be made to the heir(s) of the deceased pensioner, if the deceased pensionor had not submitted any nomination under the payment of Arrears of Pension (Nomination) Rules,1983. In case a valid nomination by the deceased pensionor exists, payment will be made to the nominee in accordance with the nomination. However, for payment of arrear to the heir (s) of the deceased pensioner, the State Bank of India after furnishing information regarding the date of pensioner's death, amount of arrears due in respect of the deceased pensioner and particulars of claimant(s) claiming payment and the authority, if any, in which their claim is based, will seek instructions of the EPF Organisation.
- 2. For payment of arrears to the nominee, he/she will be asked to apply for the same to the paying branch along with the pensioner's half of the PPO and a receipt (duly stamped where necesary) for the amount, setting forth the period of arrears. The Paying Branch, after verifying the fact that the payment is actually due to the deceased pensioner and also the particulars of the nominee as given in the nomination, will make payment by a Bank (Pay order and make a suitable note on both the halves of the PPO). The receipt of the nominee will be enclosed by the paying branch with the relevant payment scroll while claiming reimbursement through Link Branch.
- 3. The paying branch will enter the date of death of the pensioner in the disburser's portion of the PPO as well as pensioners' portion and in the register in the form as in Annexure -V. The pensioner's half of PPO will then be returned to the nominee if family pension stands also authorised through the same PPO, other wise, it will be returned to the Link Branch alongwith the disburers' half for onward transmission to the EPF organisation. The later will update its record and transmit the PPO (both halves) after keeping the necessary note in their records, to the Central Provident Fund Commissioner/Regional Provident Fund Commissioner who had issued the PPO for similar action and record.

### 20. **FAMILY PENSION**:

1. The PPO indicate the entitlement in respect of Family Pension to the widow/widower and in the event of death of the Pensioner. The payment of family pension at the rate, and to the person, indicated in the PPO may be commenced by the Paying Branch on receipt of a death certificate and application for family pension in the prescribed form (Annexure VIII) alongwith the pensioner's half of the PPO. Before, however, the payment is actually

commenced, the identity of the spouse entitled to family pension shall be verified with reference to the joint photograph, if any, affixed to the PPO( and other particulars given by the claimant against Sl. No. 8 & 9 of the Family Pension Application Form (Annexure VII).

- 2. In case the claimant is a child, payment may be commenced after a fresh payment authority is received from EPF Organisation and identity of the beneficiary/guardian verified in the manner indicated.
- 3. Payment of family pension will be made by credit to saving /current account of the receipiant (not a 'joint' or 'either surviver' account) which may be opened if the recipient does not already have one. Additionally, an undertaking similar to the one of Annexure VI-C will be obtained by the paying branch from the recipient before payment of Family Pension is commenced.
- 4. The paying branch will also advise the EPF organisation through the link branch, the date of pensioner's, death and commencement of payment of Family pension for keeping the necessary note in their records.
- 5. In case the report about the death of a pensioner is received by paying branch first, from source other than the spouse of the deceased, the Manager shall after satisfying him self about the correctness of the report write to the family members as in Annexure X at the adderss given in the PPO, seeking compliance with the prescribed formalities so that payment of family Pension to the entitled person(s) is commenced early.
- 6. In certain cases governed by the provisions of sub-rule (3) of Rule 54 of the Central Civil Services (Pension) Rules, 1972, family pension is payable at a higher rate upto particular date and the normal rate therafter Part III, Sec. II of the PPO would indicate the rate & the date upto which the higher rate is payable. A prominent note of the date from which the payment of family pension at the normal (lower) rate is to commence, should be kept in red ink in the pension ledger account of the family pensioner by the bank so as to enforce the change in the rate form the specified date and avoid overpayments.

### 21. CESSATION OF PENSION:

When pension ceases to be payable to pensioner/recipient of a Family Pension on death etc. the paying branch will make necessary entries in its records and in the PPO which would be returned to the concerned office of the Employees Provident Fund Organisation through the Link Branch. The latter will like- wise amend its records.

### 22. MISCELLANEOUS:

The paying branch may get a PPO renewed as and when it is necessary if all the cages have been used up or if the order is torn or mutilated or has become smudged or undecipherable and cannot be used. For this purpose, the PPO may be returned to the concerned office of the Employees Provident Fund Organisation through the Link Branch for renewal and return.

23. The account records and registers maintained at the branches of the Bank making pension payments and also in the Link Branch shall be open to audit by the Comproller and Auditor General of India or any person appointed by him in this behalf of EPF Organisation.

- 24. In order to keep an effective control over the PPO's, these will be kept in the safe custody of the Manager (Personal) Division at paying branches having personal Banking Division and Accountant (if there is one) or Branch Manager at other branches and these will be recorded in separate section of Branch Documents Register. PPOs will be retained in the strong room.
- 25. If all the eases for entering monthly payments in the disburser's/pensioner's portion of the PPO got fully used up, the paying branch may add extra sheet(s) with similar columns for noting further payments. A suitable entry will be made by the paying branch on the PPO (disburser's/pensioner's portion) whenever a continuation sheet is added, specifying the number of cases on the sheet.
- 26. If both the halves of a PPO are reported to have been lost in transit due to flood, etc., before commencement of payment of pension, the paying branch to which the matter is reported, will address the concerned Employees' Provident Fund Office through the usual channel i.e. Link Branch, requesting for issue of a duplicate. PPO in favour of the concerned pensioner in terms of the provisions of Rule 332-A of CTRs. Before initiating action in this behalf, the paying branch will, however, verify from the register of payment of pension (Annexure -V) that no payment has already been made to the pensioner and confirm the fact to the EPF Organisation, while writing for a duplicate PPO. The paying branch will also take the following further action before commencing payment in such cases on receipt of duplicate PPOs:-
- a) The fact that no payment is to be made against the Original PPO will be prominently mentioned in the "Remarks" column of the Register of Payment of Pension (Annexure V) while noting therein the particulars of the duplicate PPO.
- b) A declaration from the pensioner to the effect that he has not already received any payment against the Original PPO and also an undertaking from him to the effect that he will surrender to the paying branch the Original PPO, if traced out later, and will not claim any payment on its strength, will be obtained from the pensioner and kept on their record.
- c) It will ensure that no payment has been made to the pensioner on the basis of Original PPO during the period following the report made to the EPF Organisation as regards its reported loss.
- 27. In cases in which pensioner's portion of the PPO is lost, worn or torn and it is sought to be renewed, the paying branch will forward the request of the pensioner alongwith both halves of the PPO to the EPF Organisation through the Link Branch for renewal in terms of the provisions of Rules 331-332 of CTR. In order that payment of pension is not unnecessarily delayed in such cases in the absence of disburser's portion of the PPO, care may be taken to send the connected documents to the EPF Organisation immediately after payment for a month is made, so as to leave sufficient time with the EPF Organisation to do the needful and return the documents by the time payment for the next month becomes due. The EPF Organisation will also be reminded by the paying branch in cases where the return of the document in unduly delayed.

# 28. APPLICATION OF INSTRUCTIONS RELATING TO PAYMENT OF PENSION TO CENTRAL GOVERNMENT EMPLOYEES BY PUBLIC SECTOR BANKS

In regard to matters for which either there is no provision or there is inadequate provisions in this Scheme, the corresponding provisions in the matter of payment of pension as applicable to Central Government employees shall apply.

### APPLICATION FOR DRAWAL OF PENSION THROUGH STATE BANK OF INDIA(To be submitted in duplicate)

TO	
	The Central Provident Fund Commissioner,
	The Regional Provident Fund Commissioner.
	(Place)
Sir,	
	I opt to draw my pension through State Bank of India and give below necessary
partic	ulars to enable you to make arrangements in this regard.
	1. Particulars of Pensioner
	(a) Name
	(b) P.P.O. No.
	(c) Present Address
	2. Particulars of Paying Branch
	(a) Name
	(b) Branch where payment desired 3. Pensioner's S.B./Current Account No.*
	3. Pensioner's S.B./Current Account No.*  at the Branch to which pension is to be credited.
	at the branch to which pension is to be credited.
	Yours faithfully,
	(PENSIONER)
Place	•
Date	
	*(Not "Joint" or "either or survivor' account)
	(Not John of either of survivor account)
	·
	•
	Pensioner's Specimen Signature.
	and the second s

(To be maintained only by the Link Branch)
INDEX REGISTER OF PENSION PAYMENT
AUTHORISED THROUGH BRANCHES OF THE
STATE BANK OF INDIA.

Name of the Pensioner	Number of the pension payment order (PPO)	Monthly amount of pension (basic pension & relief to be shown separately)	Branch at which the payment is to be made	Date from which pension payment will commence	Remarks
1.	2	3	4	5	6
1. 2. 3.		,			
	Offic	entry should be atte er of the Link Bran	•		
OR LISE IN	India J OFFICE OF TH		MIDENIT		
FUND COM FUND COM Forward of State Ban	NOFFICE OF THE MISSION/REGITMISSIONER THE Manage k of India). The	HE CENTRAL PRO IONAL PROVIDEN er/Agent_ disburser's half/ bo	NT	earing No	_(Link Branc
FUND COM FUND COM Forward of State Ban is (are) sent	NOFFICE OF THE IMISSION/REGION IMISSIONER IM	HE CENTRAL PRO IONAL PROVIDEN	NT th halves of b		
FUND COM FUND COM Forward of State Ban is (are) sent	N OFFICE OF THE IMISSION/REGISMISSIONER led to the Manage k of India). The herewith.	HE CENTRAL PRO HONAL PROVIDEN er/Agent_ disburser's half/ bo	th halves of b	period upto t	he month c
FUND COM FUND COM Forward of State Ban is (are) sent	N OFFICE OF THE IMISSION/REGISMISSIONER led to the Manage k of India). The herewith.	HE CENTRAL PROJONAL PROVIDEN  er/Agent disburser's half/ bouten	th halves of b  for the  is to b  Author (with h	period upto the arranged by the ised Officer	he month o e Bank. Provident

Date:

(To be maintained by a Paying Branch, including the Link Branch)

## INDEX REGISTER OF PENSION PAYMENTS AUTHORISED THROUGH BRANCHES OF THE STATE BANK OF INDIA

Name of the Pensioner	Number of the Pension Payment Order	Pension Payment Account Folio Number	Office to whom the scrolls are to be sent	Initials	Remarks
(1)	(2)	(3)	(4)	(5)	(6)
1.					
2.					
3.					
					1

Note: Each entry should be attested by the nominated officer of the Paying Branch of State Bank of India.

(To be maintained by a Paying Branch, including the Link Branch)

### PENSION PAYMENT ACCOUNT

(i)	Name of the Pensioner
(ii)	Savings Bank Account
	Current A/C No
(iii)	Pension payment order No.
(iv)	The date from which pension
	payment will commence
(v)	Office of the Central Provident Fund Commissioner/office
	of the Regional Provident Fund Commissioner to which
	the scroll to be sent.

Pension for the month of	Basic pension	Temporary increase	monthly	•	Amount of pension due			amount	Date on which paid	Initial
Rs. (1)	Rs. (2)	Rs. (3)	Rs. (4)	Rs. (5)	Rs. (6)	Rs. (7)	Rs. (8)	Rs. (9)	Rs. (10)	(11)

Note: Each entry should be attested by the nominated Officer of the paying branch of the State Bank of India.

### PENSION PAYMENT SCROLL

Date of pension payment	pensioner	No.of the pension payment order(PPO)	Period for which the pension is paid	Amt. of the pension(Basic) pension & relief to be shown separately)	Recoveryof over payment if any	Income tax deducted	Net amount paid	Remarks
1	2	3	4	5	6	7	8	9 .
1.								
2.								
3.								
***************************************								

Note: Each entry should be attested by the nominated officer of the Branch at which the payment is made. Certified that the net amount indicated in column 8 above have been credited to sole current Account /Saving Bank of the concerned pensioners.

The deduction of income tax has also accounted for.

For use in EPF Organisation Verifired and facts of payments recorded in Register

Account Officer E.P.F

### CERTIFICATE TO BE SUBMITTED BY PENSIONER

(A) LIFE CERTIFICATE						
Certified that I have seen the pens	ioner(Name of the Pension	(Name of the Pensioner)				
holder of Pension Payment Order and the is alive on this date.	No					
	Name	· -				
	Designation of Author	rised Officer				
Place:	Seal					
Date:						
(B) NON-EMPLOYMENT CER	TIFICATE					
Under-taking or from a Local F October 19  *I declare that I h and period (to be specified). From  *I declare that I have/ha	ive not accepted any employment under hout obtaining sanction of the E.P.F.	oril 19 May to the office of uments during the r any Government				
* delete whichever is not applicab	le.					
	Signature					
	Name of the Pensione	er				
Place:						
Date:	PPO No					

# (C) CERTIFICATE OF RE-MARRIAGE/NON-MARRIAGE

I hereby declare that I am not married/I have not been married within the past six month.

	Signature
	Name of the Pensioner
Place:	
Date :	PPO No
I certify to the best of my	knowledge and belief that the above declaration is correct.
	Signature of a responsible Officer or a well known person
Place:	
Date:	Name
	Desiganation

## **FORM OF APPLICATION**

(Family Pension Scheme for Central Government Employees, 1964, as applicable to Employees of E.P.F. Organisation.)

(in the case of those who are not literate

enough to sign their names)

Appi (Des	Application for a family pension for the family of late Shri/Smt  Designation) in the Office				
1.	Name of the applicant				
2.	Relationship to the deceased Employee/Pens	ioner			
3.	Date of retirement, if the deceased was a pen	sioner			
4.	Date of death of Employee/Pensioner				
5.	Names and ages of surviving kids of the dece	eased			
	NAME	DATE OF BIRTH			
	Widow/Widower				
	Sons				
	Unmarried daughters				
6.	Name of the office of the E.P.F. Organistion/ SBI Branch at which payment is desired	,			
7.	Signature or left hand thumb impression				

Contt...

(i)	Date of bir	th		
(ii)	Height			
(iii)	Personal M face	larks, if any,	on hand or	
(iv)	Left hand t	humb and fin	nger impress	ion.
Small Finger	Ring Finger	Middle Finger	Index Finger	Thumb
Full add	dress of the a			Witness:-
1				1
2.			•	2

Note: The descriptive roll (column 8) and signature or left hand thumb and finger impressions accompanying application for family pension should be in duplicate on two separate sheets and attested by two Gazette officers or persons of responsible in the town, village or pargana in which the applicant resides.

# **SUMMARY SHEET**

NAME OF THE LINK BRANCH
Office of the E.P.F. Organisation to which the scroll to be
sent

Name of the Paying Branch Rs.	Amount of Pension due Rs.	Deduction on account of Income-tax Rs.	Other deductions if any Rs.	Net amount of pension disbursed Rs:	Remarks
1	2	3	4	5	6

Received Rs.		(Rupees	
neing the total amo	unt of pensions dishursed or	hehalf of the pensioners	

LETTER OF UNDERTAKING TO BE OBTAINED FROM PENSIONERS OF E.P.F. ORGANISATION WHOSE PENSION IS PAID BY THE BANK UNDER THE SCHEME FOR PAYMENT OF PENSION THROUGH THE BRANCHES OF THE STATE BANK OF INDIA

(Not to be attested and not to be stamped)

The Branch Manager,

State Bank of India,	
In consideration of the State Bank	of India having agreed at my request to credit to my
	single name the amount of pension, payable to me
	ovident Fund Organisation as it falls due, under the
	P.F. Organisation Pensioners by branches of State
Bank of India, I, the undersigned, Shri	•
S/o Shri	, aged of
	(Address)
	*
	agree and undertake
to refund or make good to the Bank an	y amount to which I am not entitled or any excess
amount which may be credited to my ac	ecount over that to which I am or would be entitled
and agree that due amount of money	when demanded by the Bank from me as due and
payable to the Bank in respect thereof	shall be conclusive as to the amount and shall be
binding on me. I also hereby so a	s to bind myself and my heirs, executors and
administrators-agree and undertake to in	demnify the Bank from and against any loss, costs.
charges, damages and expenses suffered	or incurred by the Bank in so crediting my Pension

2. I further agree and consent that the Bank may furnish to the Chairman, CBT&EPF or any authority specified or nominated in this behalf by the CBT, EPF such information relating to pensions in question which have been paid by the Bank as may be called for any such authority from time to time having regard to the provisions of any law which may for the time being be in force of the practice among bankers in regard to the secrecy of the information relating to their customers' account.

to my account under the Scheme and to forthwith pay the same to the Bank and also irrevocably authorise the Bank to recover the amount in respect thereof by debit to my said

account or any other deposit belonging to me in the hands of the Bank.

(SIGNATURE OF THE PENSIONER)

	Bank
***********	Branch
*********	,
No	****
	Date
То	
	nt./Shri
	***************************************
Subj	ject: Claim for Family Pension.
Dear Mad	lam/Sir,
*It	is understood that Shri/Smt holder of P.P.O. No
has since	died.
OR	
* P	lease refer to your letter No dated claiming Family
Pension a	fter the death of Shri/Smt Pensioner, holder of P.P.O. No
You	are accordingly requested to call at branch of the Bank of any
working o	day between to for personal identification and
completio	on of formalities before payment of family pension is commenced.
2.	You are also requested to furnish to this Bank the documents (forms enclosed)
mention b	pelow:
(i)	Application in Form TR 40- A (Annexure VII of the Scheme).
(ii)	Certificate of non-remarriage/non-marriage (non-remarriage certificate for
	widow/widower family pensioner and non- marriage certificate for daughter(s)
	of deceased pensioner).
(iii)	Undertaking for refunding excess amount, if any, paid after commencement of
	payment of family pension, in form as in Annexure II.
3.	You are also requested to bring with you the following:-
(i)	Death Certificatae of Shri/Smt deceased pensioner.
(ii)	Pension Payment Order (Pensioner's half).
(iii)	Pass Book in case you have already a Bank Account with the above mentioned
	branch in your name.
	Your faithfully,
	Manager
•	Branch
	Bank

<sup>\*</sup> Delete whichever is not applicable.

# GROUP INSURANCE SCHEME FOR THE EMPLOYEES OF THE EMPLOYEES PROVIDENT FUND ORGANISATION:

11.3.1. The Group Savings Linked Insurance Scheme, 1986 was made applicable to the Employees of the Employees' Provident Fund Organisation with effect from 20.12.1986. The Scheme is optional in respect of the employees who were on the rolls as on 20.12.1986 and it is compulsory in respect of the employees who joined after the introduction of the Scheme. Contingent paid employees are, however, not covered by this Scheme. This Scheme has been modified with liberal benefits with effect from November 1991. Under the Group Insurance Scheme, the employees have been categorised under four different groups. The monthly contribution to be recovered in respect of employees falling under each group and the Insurance cover available to them are as under:

Category (w.r.t. scale held in the organisation)	Monthly contribution	Amount payable as premium	Amount creditable to the Saving Fund of the Member	Insurance cover
	Rs			Rs_
Group A	120	In the ratio of		1,20,000
Group B	60	65 : 35	•	60,000
Group C	30			30,000
Group D	15			15,000

#### **PURCHASE OF POLICY**

11.3.2. Each Regional Office will purchase a separate policy from the Divisional/ Zonal office of the Life Insurance Corporation of India of their respective region to provide Insurance cover to all its employees including the employees of the Sub-Regional offices under their jurisdiction, excluding officers falling under group-A. The Central Office will purchase a separate policy for the employees of Central office and all Group -A Officers in the Organisation irrespective of their place of posting

#### **NOMINATION**

11.3.3. Every insured member will appoint a beneficiary to receive the benefits provided under the Scheme in the event of death of the member while in service. An account number is allotted to every member. The Nomination in Form IV is required to be pasted in the service Register and the details of the Nominee /beneficiary entered in the Service Register of the concerned official.

#### **CONTRIBUTION**

11.3.4. Contributions to the Scheme will be recovered from the pay of the insured member and premium due to the Life Insurance Corporation will be paid by the Regional Provident Fund Commissioner -in -Charge of the Region in respect of the employees insured through him. The premium in respect of all Group-A officers of the organisation including employees of Central Office will be paid centrally by the Central Office to the Life Insurance Corporation of India, New Delhi.

#### **CONTRIBUTION - GROUP 'A' OFFICERS**

11.3.5. The Regional/Sub-Regional Offices will recover the contribution due in respect of Group-A officers of the respective Regional /Sub-Regional Office from their pay and transfer the amount from Account No. 2 to Account No. 4 every month through a separate Cheque, furnishing the name of the officer, amount etc. to the Central Provident Fund Commissioner.

#### PREMIUM TO LIC

11.3.6. The Insurance Premium to the Life Insurance Corporation is paid in advance. For example, the premium for the period from 20.12.96 to 19.1.97 is recovered from the Pay & Allowances of the officials for the month of November, 96 and paid to Life Insurance Corporation before 20th December 1996. In case of promotion from one cadre to another, the official is entitled to the enhanced insurance cover from the month following the month in which the official has been promoted. Premium to the Life Insurance Corporation is required to be paid irrespective of the fact whether salary has been paid or any recovery effected or not.

#### **MEMBERSHIP**

11.3.7. The membership under the Scheme will terminate on attaining the age of superannuation 60 years/ceases to be in the service of the Organisation/in the event of death of the member. In such cases, the payment of contribution to the Life Insurance Corporation in respect of an employee should be restricted to the month preceding the month in which he retires /dies/leaves the services from the Organisation. On termination of membership, the Central /Regional Office will submit a Claim with the Life Insurance Copporation in the prescribed form for refund of the benefits under the Scheme. The Life Insurance Corporation will pay the Savings Fund at the Credit of the member plus compound interest at the rate of 11% p.a. In the case of death of the member, the Life Insurance Corporation will pay the insured amount alongwith the Savings Fund and interest thereon. The Life Insurance Corporation will make the payment to Central Provident Fund Commissioner/Regional Provident Fund Commissioner, as the case may be, and the Central/Regional Office will pay the amount to the concerned member/beneficiary, as the case may be.

#### **MONTHLY RETURNS**

11.3.8. The following Monthly Returns have been prescribed for effective implementation of the Scheme:-

Name of the Return	<u>Details</u>	To whom submitted
Annexure - II	Details of Contribution recovered in r/o Group-A Officers	Central office
Annexure - IIA	Group -A officers joining duty on promotion/transfer /appointment	-do-
Annexure - IIB	Group -A Officers leaving on transfe/retirement /death.	r -do-
Annexure - III	Details of contribution paid to L.I.C in r/o Group - B, C & D officers.	-do-

Annexure V

Details of members enrolled under

the Scheme.

One time statement to be submitted to LIC at the

commencement of the

Scheme.

Annexure -VI

For additions during the month

Life Ins. Corpn.

Annexure - VII

For deletions during the month

-do- .

#### **CONTRIBUTION REGISTER**

11.3.9. The Administration Section in the Regional/ Central Office should maintain a contribution Register for posting the recoveries of Group Insurance Scheme contributions made for each employee with reference to the number of employees on rolls and taking into account the category under which they fall, the quantum of premium at slab rates towards Insurance and savings to be paid to L.I.C should be determined and paid to the LIC concerned by Account PAYEE cheque drawn in favour of Life Insurance Corporation along with paragraph as in Annexure -A and sent by Registered post A.D/ by special Messenger on or before 20th of each month. Belated payment will attract interest @ 12%. Before making payment at slab rates to Life Insurance corporation in respect of all employees, the details of employees who joined /left service, should be ascertained. Since payment is to be made irrespective of drawal of pay, the payment made in respect of official for whom no pay was drawn is required to be recouped later. In such cases, as and when pay is drawn, the premium paid 'on account' from Administration Account' should be recovered from the officials concerned. For this purpose, the official dealing with this subject in the Aministration Section, should furnish a Statement to the official dealing with Pay Bills, for making necessary recoveries. In case, the employee does not earn any pay, the premium paid to the Life Insurance Corporation may be recovered from the Savings portion/benefits payable, if any, to the employee concerned. Till the recoupment of this amount, the payment made to the L.I.C. may be shown under "Outstanding Advances due from Employees."

#### **PREMIUM PAYMENT REGISTER**

11.3.10. A separate Register is to be maintained for recording payment of premium and savings made to the Life Insurance corporation every month along with cheque No & date etc. The receipt should be watched and recorded under the initials of Section Supervisor.

#### **REFUND OF SAVINGS**

11.3.11. In order to make prompt refund of savings portion of contribution, a claim is to be preferred with the Life Insurance Corporation. For this purpose, a Register indicating the date of retirement of all employees should be maintained and Glaim preferred immediately after the date of retirement.

#### CLAIM (DEATH)

For payment of Insurance benefit to the beneficiary of the deceased employee, the original Death Certificate should be obtained and claim preferred with the LIC.

#### **PAYMENT**

11.3.13. The cheque towards the benefits received from the L.I.C. in favour of the Central Provident Fund Commissioner/Regional Provident Fund Commissioner, should be sent to Cash Section on the same day for getting the proceeds deposited into Account No.2/4. <u>Simultaneously.</u> Cash Section should be authorised to draw an "Account payee" cheque in favour of the beneficiary who is entitled to receive the benefits. The Pension and Group Insurance section in the Central Ofice will keep a record of the number of cases for which the Group Insurance scheme benefits viz.

Savings benefit and Insurance cover, allowed in respect of all Regional offices and Central office, etc. in a Financial year.

#### ENROLMENT OF OFFICIALS WORKING IN IAP, VIGILANCES

- The new Group Savings Linked Insurance Scheme was introduced in our 11.3.14. Organisation with effect from 20.12.1986. At the time of implementation of the Scheme, it was decided to enrol all the officials working in the Internal Audit Party/Vigilance/Special Squad/Inspectorate /Training as members in the policy taken by the Central Office. Since almost all such officials (except Group - A officers ) are borne on the permanent rolls of the Regions and they are working in the I.A.P.s /Vigilance, etc. for a short spell and thereafter, return to their parent Region/Central Office, it has been decided, with effect from June, 1989 i.e. Contribution to be recovered in May 1989 salary, that all the officials (except the Group A officers working in the I.A.P.s /Vigilance /Special Squad (Inspection)/Training may be enrolled as members of the Group savings Linked Insurance Scheme in the policy taken by the Region/Central Office from where the officials concerned have been transferred. It may be ensured that the above such officials are enrolled as members in their respective Regions and arrear of premium, if any, may be paid to the Life Insurance corporation. If, in any case excess recovery is required, the Regional Provident Fund Commissioner of the parent Region will intimate the Regional Provident Fund Commissioner who is responsible for payment of pay and allowances in respect of those officials, for recovery of arrear contribution.
- 11.3.15. The Regional Provident Fund Commissioners who are responsible for payment of pay & Allowances of the officials working in Internal Audit parties /Vigilance /Special Squad (Inspection) are advised to recover the contribution towards Group Savings Linked Insurance Scheme from those officials and transfer this amount to the respective Regional Provident Fund Commissioner's office where from the concerned official has been transferred.

REGION:

Group savings Linked Insurance Scheme 19\_\_\_ Statement in respect of Group 'A' officers for the month of

Recovery for the month of \_\_\_\_\_\_.

Sl . No	Name of the officer Shri/Smt /Kum	Amount of Premium	Amount of Saving Fund	Total	Date of Transfer of the amount to A/C No .4	Remarks
1	2	3	4	. 5	6	7

Group savings Linked Insurance Scheme 19\_\_ - Details of Group 'A' officers joining the Region on promotion from Group 'B' or transfer or appointment.

Sl. No	Name of the officer	Date of joining the Region	Whether on promotion from Group B transfer or appointment	Whether he/she is already a member of the EPFO,GSL Scheme or any other similar Scheme	Date of admission to the Scheme and month from which recovery commenced	Remarks (if already a member of EPFO/GLSLI indicate the A/c No. to facilitate transfer of saving fund accumulations from the old to the New policy)
1	2	3 .	4	5	6	7

٠, .

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₹.

## **REGION:**

Group Savings Linked Insurance Scheme 19\_\_ - Details of Group 'A' officers leaving the Region on Transfer, Promotion, Retirement etc

SI. No	Name of the officer	Date from which the member ceased to be in the rolls of the Region	Reason for leaving i.e transfer, promotion retirement & death etc.	Name of the region to which transferred	Month upto which contributions have been recovered and remitted to Central office	Remarks
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for REGIONAL PROVIDENT FUND COMMISSIONER

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Region:

Sl. No.	Category	No. of officials	Amount of Premium paid to LIC	Saving Fund paid to LIC	Total Date of Ren Remittance of the amount to LIC		Remarks
1	2	3	4	5	6	7	8

11/34

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# OFFICE OF THE REGIONAL PROVIDENT FUND COMMISSIONER

BY RPAD.	
	·
	Date:
To The Divisiona LIC of India,	al Manger (G&S)
Sir,	
Sub:	GSLIS Master Policy Cheque forwarding of -Regarding.
India,	An account payee Cheque bearing No dated drawn on State Bank of
for a sum of R	RS. (Rupees
	policy for the month of () is enclosed along with Annexure VI & II.
	Please acknowledge receipt
	Your faithfully,
	ASSISTANT PROVIDENT FUND COMMISSIONER (ADM)
Encl: as above	e •

# GROUP SAVINGS - LINKED INSURANCE SCHEME PARTICULARS OF CONTRIBUTIONS FOR THE MONTH OF

1.	Name	of the Institution	:					
2.	Maste	r policy Number	: GSLI/ GRADES			-		
3.	(ii)	Number of members as on the first day of previous month: Number of new members who become eligible to join the scheme (This column is to be filled up only on Annual Renewal Date.	(A)	(B) <sub>.</sub>	(C)	(D)	Total	<u>.</u>
	(iii) (iv)	Total Number  Exit during the previous month	*					
		<ul> <li>(a) By death</li> <li>(b) By retirement /attaining maximulage</li> <li>(c) Promotions /Resignations Terminations, etc</li> </ul>	: um :					-
•		(d) Total Exits	•	<u></u>				
-	(v)	Total No. of members as on the first day of the current monthly (iii)-(iv-d)	:			and the property of the last section of the la		. <u></u>
4.		nly contribution per member	: Rs.					
<ul><li>5.</li><li>6.</li></ul>	Total Schen No. of Saving Risk I	f members gs Premium Premium le Accident Benefit	: Rs	Signtu	re of gro	up Policy	holder	
	Place:							

# STATEMENT TO BE SUBMITTED TO LIC EVERY MONTH ALONG WITH THE CHEQUE FOR THE REMITTANCE

Sl. No	Identity No	o. Name	Designation	Date of Birth	Date of joining the scheme	Remarks
Categor	У	(STATEMENT FOR EACH GR.B,C&D)			ases of fresh appointment, Promotion e date of joining, date of promotion	
REGIO	N :			DUĘ DATE	POLICY NO.	

### STATEMENT TO BE SUBMITTED TO LIC EVERY MONTH

NAME OF THE REGION:

					POLIC	Y NO.
	CATEGORY	SEPARATE STATE FOR EACH CATE VIZ. GROUP B, C	EGORY		ON / ADDITION HE MONTH	N DUE ON
\$1/29	Sl. No	Identity No	Name	Desgination	Date of leaving/ Joining service	Remarks indicating the reasons for leaving service, (Resignation, Retirment, Death, Promotion).

# FORM - IV

## FORM OF APPOINTMENT OF BENEFICIARY

<u></u>	named hose address is	at of Beneficiary" of the Rule governing the S	cheme my (relationship)
			As the person to be the beneficiary to whom the mor
payabl	e in terms of the Rules of the Schem	ne shall be paid in the event of my death.	
	Signed at	this199 .	day of
Vitno	ssed by :-	SIGNATURE OF INSURED MEN	MBER
1.	(i) Signature : (ii) Name (iii) Address:		
2.	(i) Signture: (ii) Name (iii) Address:		

<u>CHAPTER - 12</u>

<u>MANAGEMENT INFORMATION SYSTEM</u>

Sl. No.	Contents	Para	Page No.
1.	. Management Information System	12.1	12/1
2.	MIS- CAP	12.2	12/1
3.	Due Date - CAP-II Return	12.3	12/2
4.	List of MIS Returns	12.4	12/2
5.	Annual Report	12.5	12/2
6.	Annexure - MIS Returns		12/3
			•

# MANAGEMENT INFORMATION SYSTEM M I S

#### MIS

12.1 The statistical information collected from various sources of any Organisation is required by the management for decision making. As such, MIS is a vital thing in the organisation. The correctness of the information furnished in the MIS leads to the effective and judicial decision taken by the top management of the organisation. The MIS informations are culled out from the registers maintained in the organisation. Hence, the proper maintenance of the registers is a must for correct information to be furnished in MIS.

#### M I S - CAP

- 12.2 The flow of information from the Regional Offices to Central Office on various segments of implementation of three Schemes currently framed under the Employees' Provident Fund and Miscellaneous Provisions Act, 1952 are through two broad channels as indicated below:
- i) MIS involving receipt of quarterly, Half yearly and Annual return.
- ii) Data on target related performance under the Central Action Plan covering important key result areas received on monthly basis, which is called as CAP-II return.
  - The statistical data received through the MIS returns are utilised in the following main areas:
- a) Furnishing of information required by the various Section in Central Office including parliament questions, Ministry and other out side Government agencies.
- b) For bringing out the Standard Note every quarter.
- c) For bringing out the Progress report every quarter.
- d) For bringing out the Annual report of the Organization.

The data received every month through CAP-II return from Regions are used in the following main areas:

- a) To analyse the performance of every Region in individual result areas vis-a-vis a predetermined target.
- b) For making quick estimates of performance achieved at the national level.
- c) Identify weak areas for corrective action on a concurrant basis.

#### 12.3 Due Date -CAP -II Return:

Every Sub-Regional Office is required to report on performance in key result areas by the 2nd of the following month to their Regional head quarters in CAP-1. All 17 Regional offices were required to report to the Central Office by 7th of the following month in a similar proforma, called, CAP-II. The Central Office as a result of this mechanism will be in a position to collate and analyse the Regional as well as national performance viz-a-viz the targets in each activity area and send a feed-back report to all Regional Provident Rund Commissioners by the close of the following month. This will makes it possible for every Regional Commissioner in the field to compare his region's performance with the other 16 regions in the country. It is also creates a healthy competition.

#### 12.4 List of MIS Returns

A list of the MIS returns which are to be sent to the Central Office is indicated in the annexure.

- 12.5 ANNUAL REPORT As per Section 5A(9) of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952, the Central Board is required to submit to the Central Government an annual report of its work and activities and the Central Government shall cause a copy of the annual report to be placed before each house of Parliament. The annual report shall be placed before the Executive Committee for scrutiny & consideration and then placed for adoption at a meeting of the Board to be held before the 10th of December following the close of the financial year concerned. The annual report as adopted by the Board shall be authenticated by affixing the common seal of the Board and submitted to the Central Government (Ministry of Labour) not later than 20th of December following the close of the financial year concerned, for being placed before Parliament.
- 12.5.2 The annual report shall be presented along with the audited accounts (Balance Sheet) to the Parliament.
- 12. 5.3 The Sub-Regional Office is required to prepare an annual report of its work and activities for the financial year and forward the same to the Regional Office before 31st May.
- 12.5.4 The Regional Office shall prepare the annual report for Region as a whole before the 31st July. The annual report should be so accurate with reference to facts and figures there in and reflecting the true position of the work of the Region. The annual report should be placed before the Regional Committee for its consideration.
- 12.5.5 The annual reprot as approved by the Regional Committee should be sent to the Central Office by name to the Director(MIS) in Central Office. It should be ensured that the statistical data furnished therein should tally with the various MIS reprots forwarded to the Central Office on Monthly/Quarterly/Half Yearly/Annual basis.
- 12.5.6 The Director(MIS) in Central Office shall co-ordinate the preparation of annual report accurately and ensure its timely submission to the Government.

# M.I.S. RETURNS TO BE SENT TO C.P.F.C.

SI No	Oly MIS	Nature of return	Source Documents
1	101	Coverage of Estts./Subs. under all three Schemes - exempted /un-exempted	For Estts - Register of covered Estts. maintained by Enforcement Sec. Estts master in EDP.  For subscribers - D.C.B. Register (Revised) (F/12-A,5 & 10) maintained by A/c Sec.
2	102	Covered under Sec.1(4) notification issued cases/ disposal of appln and notification cases	Register of Sec.1(4) coverage-Estt.master in EDP.Maintained by Enforcement Section.
3 12/3	103	Coverage under the EPF Scheme ownership catergorisation Public Sector /private Sector	Register of public Sector Under takings.  Maintained by Enforcement Section Estt. master in EDP
4	(H.ly)104	Industry wise coverage of the Act (Estts.&Subs) (Both exempted & Un-exempted).	Register of covered Estts. maintained by Enforcement Section Estt. master in EDP
5	(Q.ly)105	Receipt of contribution under all three Scheme (Exempted /Un-Exempted)	D.C.B. Register (Revised) maintained by Accounts Sections-Schedule of receipt Generated by EDP
. 6	106	Receipt of Administration/Inspn.Charges under EPF & EDLI Scheme (Exempted /Un-exempted)	For Administration charges-DCB Reg. (Rev.) For Inspn. charge - Register of Inspn. charges being maintained by Enf. SecSch. of Rect. generated by EDP
7	107	Assessed Arrears-Un-exempted Sector all three Scheme	Blue Book maintained by assessing officers.
8	108	Assessed Arrears- Un-exempted Sector categorisation of arrears.	-do-

	9	#	109	Assessed Arrear/Exempted sector categorisation of Arrear	-do-
	10		110	Un-exempted Sector - Defaulting Estts. above Rs.1,00,000/-	-do-
	11		111	Exempted Sector - Defaulting Estts. above Rs.1,00,000/- (not trfd. to B.O.T)	Appendix 'A' Register- Blue Book maintained by the assessing officers
	12		112	'Summary of PF arrears industry wise (un-exempted /exempted Sector)	Blue book maintained by the assessing officers Industry wise Regrmaintained by Enf.Sec.
	13		113	Cases of levy of damages/penal damages arrears(un-exempted Estts.)	1.Regr. of 14-B cases 2.Regr. of penal damages maintained by penal damages Cell and Blue book
	14		114	Cases of determination of dues Un-exempted Estts. Sec.7-A	Regr. of 7-A cases-maintained by Enf. Sec. and Blue book
12/4	15		115	Prosecution cases under Sec. 14 of the Act under three Schemes (Un-exempted Sector only)	Register of prosecution cases maintained by Enforcement Section.
	16		116	Prosecution cases under Sec. 406/409 of IPC (Un-exempted only)	Register of IPC cases maintained by Enf. Section.
	17		117	Recovery Certificate-All three Schemes	Register of Recovery case maintained by the Recovery officer
	18		118	Writ petitions filed against the Orgn.	Register of write petitions maintained by the Legal Section.
	19		119	Compliance by public Sector Under taking. (Exempted-Un-exempted)	Register of Public Sector Estt. maintained by Enf. Sec.
	. 20		120	EPF Claims area (un-exempted/exempted)	Following computerised generated statement by EDP

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	21	121	EPF Claims area (un-exempted/exempted)-	(a) Catagory wise details of withdrawals/Adv. under EPF Scheme
	22	122	EDLI Claims area (un-exempted/exempted)	(b) Catagorywise details of cases settled under EPF Scheme
	23	123	Grant of advances/withdrawals under EPF Scheme(Un-exempted).	(c) Statement showing details of cases under Employees Provident Fund Scheme.
	24	124	Transfer application from subscribers.	(d) Statement of cases settled under EDLI Scheme
				(e) Statement indicating periodicity of Claims & Adv. finallised - EPF Scheme
				(f) Statement indicating periodicity of cases settled under the EP scheme
				(g) Statment indicating periodicity of cases settled under EDLI Scheme
12/5				(h) Receipts pending
•		,		(i) Summary of receipts pending
				(j) Summary of receipts disposed
				(k) Receipt master
	25	125	Annual statement of Acets, slips to subscribers	<ul> <li>(a) Register for watching the progress of issue of annual statement of accounts</li> <li>(b) Computer generated' statement regarding the progress of issue of Annual statement of accounts.</li> </ul>
	26	126	Periodical Inspection of covered estts. and surveys for coverage	E.O. wise register of Inspection maintained by the Enf. Sec.
	27	(H.ly)127	Rate of contribution by Estts. covered under the Act (Un-exempted /Exempted).	DCB Register (Revised)

,	28	(Q.ly)128	Amount not transferred to BOT(Exempted/ Investment by BOTs/Un-invested amount with BOTs	Appendix -A (monthly return received from exempted etc).	
	29	129	Cases before police authorities, cases before various courts under Sec.406/409 of IPC (Exempted Sector only)	•	
	30	130	Prosecution cases under Sec.14 of the act (Exempted Sector only)	Register of prosecution cases maintained by Enf. Sec.	
	31	131	Cases of determination of dues under Sec.7A (exempted estts)	Register of 7A cases/Blue book maintained by the Assessing officer.	
	32	132	Cases of levy of Damages exempted estts. & Penal Damages arrears	Register of Penal damages maintained by Penal Damages Cell/Blue book maintained by the assessing officer	
	33	133	Progress of relaxed Estts./grant of exemption under all three Scheme	Register of Relaxation order/Exemption maintained by Enf. Section.	
	34	134	Interest declared by exempted Estts.	Appendix 'A' register maintained by Enf. Section.	

In addition to above MIS Returns, Regional Office /Sub Regional Office should submit the following monthly/quarterly returns to Central Office.

1) Monthly

12/6

- a) Special Reserve Fund (including Death Relief Fund).
- b) Interest Suspense Account.
- 2) Quarterly:
  - a) Unclaimed Deposit
  - b) Irregular payments.
  - c) Over payments.

### **DUE DATE**

## To be submitted by Sub-Regional Office to Regional Office

Monthly - Within 15 days of the close of the month.

Quarterly - Within 25 days of the close of the quarter

Annually - Within 30 days of the close of the year

## To be submitted by Regional Office to Central Office

With in 45 days of close of month.

Within 60 days of the close of the quarter

Within 60 days of the close of the year

# CHAPTER -13

# **COMPUTERISED SYSTEM OF ACCOUNTS**

SINo	CONTENTS	Para	Page No.
1.	COMPUTERISATION OF ACCOUNTS	13.1	13/1
1. (A)	COMPUTERISATION IN CENTRAL OFFICE	13.2	13/1
2.	SOFTWARE	13.3	13/1
3.	JOB ELEMENTS	13.4	13/2
4.	OPERATION GUIDE	13.5	13/2
5.	UTILISATION OF SOFTWARE	13.6	13/3
	· · · · · · · · · · · · · · · · · · ·		13/3

#### CHAPTER NO. 13

#### COMPUTERISED SYSTEM OF ACCOUNTS

- 13.1.1 The Employees' Provident Fund Organisation has been growing over the years which resulted in tremendous increase in the volume of transactions. As the number of establishments covered and number of subscribers enrolled are increasing year after year, the maintenance of accounts, issue of Statement of Accounts to the subscribers, accounting Receipt & Payment through manual process has become more difficult. To cope with it, computerisation has been thought as a solution to the problem.
- 13.1.2. The Labour Information System Division (LISD) of N.I.C., functioning in the Ministry of Labour is taking care of software requirements and also the implementation Support.
- 13.1.3. The objective of Organisation is to computerise the existing manual procedure and to implement this, EDP centres are to be set up in all Regional/Sub-Regional Offices with the support of necessary software & hardware.
- 13.1.4. The Labour Information System Division (LISD) has developed the software for various Job elements and supplied operation Guides for the use of EDP Centre.
- 13.1.5. The computerisation is under the charge of Additional Central Provident Fund Commissioner (Computer) in the Central Office assisted by Director (Computer) and in the Regions by Assistant Director (Computer). The EDP Centres in the Regional/Sub-Regional Offices are manned by EDP Supervisors and DATA Entry operators and other Clerical staff.

#### **COMPUTERISATION IN CENTRAL OFFICE:**

- 13.2. The Central Office, which is monitoring the functioning of 17 Regions has computerised its working in the field of creation of data base on MIS & CAP Reports, Public Grievances Handling System (PGIC), generation of Cash Book and Investment Accounts, the job of compilation of data for the preparation of Budget & Budgetory control and Balance Sheet (including Monthly classified Summary of Receipts & Payments). The out put Reports generated in the said area of work should be utilised for keeping a control over the performance of the Regions and for efficient Fund management in Central Office.
- 13.3. Softwears used by the Regional /Sub- Regional Offices:
  - 1. Computerised Account Preparation System (CAPS)
  - 2. Computerised Accounts Monthly Preparation system (CAMPS)
  - 3. Computerised Receipt Accounting System (CRAS)
  - 4. Computerised Payment Account System (CPAS)
  - 5. Computerised Employees' Pension Scheme, 1995 (CEPS)
  - 6. Public Grievances Handling System (PGHS)
  - 7. Insurance Premia Payment System (IPPS)

#### 13.4 **JOB ELEMENTS:**

#### **SOFTWARE- JOB AREA COVERED:-**

CAPS List of establishments covered with full details and Employees Profile. Compilation of Annual statement of Subscribers' Accounts (upto the Year 1992 - 93).

CAMPS (This is a modified-version of CAPS) Compilation of Annual Statement of subscribers Account for the year 1993 - 94 and 1994-95(calculation of Interest on Monthly Balances with reference to Form - 3A Contribution card).

CAMPS 95 This is a modified version of CAMPS. Compilation of Annual Statement of subscribers Account furnishing Provident Fund data and also Pension contribution & non-contributory service.

CAMPS 97 (Revised) This is a modified version of CAMPS 95. Compilation of Annual Statement of Subscribers' Accounts taking into account the Wages (as per Form 3A) and calculating Contributions due towards Provident Fund & Pension Fund.

CEPS Creation of Member master including Member details, Family members details, details of Provident Fund Nominee and Pension Nominee.

Generation of Pension Payment Order. Generation of Scheme Certificate. Creation of Pensioner's Master file.

Creation of Bank Reconcilation Statement etc.

PGHS. Handling of Grievances & Monitoring. Public Relations Officer utilises this software to redress the grievances through a terminal placed in the P.R.O. Wing

IPPS Payment of Insurance Premium from the Provident Fund of a member.

Generates Automatic Payment Register and data on premium paid & Maturity date.

#### **OPERATION GUIDE**

13.5. The various Modules and the Reports generated through the software are explained in the respective Operation Guide available in the EDP Centres. For details of operation, these guides are to be consulted.

### **UTILISATION OF SOFTWARE**

13.6 The Regional/Sub-Regional Offices, through the EDP Cell, should use the above software and generate the out put Reports relating to various job elements and also make use of this for compilation of MIS Returns. In the job areas covered by the computerised system of accounting, no Manual application should be followed.

# CHAPTER - 14

<u>AUDIT</u>

# AUDIT - Inspection, Training, Over Payment etc.

SI. No.	Contents	Para	Page No.
1.	Pre-Audit	14.1	14/1
2.	Test Audit	14.2	14/4
3.	Internal Audit	14.3	14/5
4.	Check list for Internal Audit	Annexure I	14/13
5.	Norms for the Internal Audit	Annexure II	14/25
6.	Office Inspection	14.4	14/27
7.	Inspection questionnaire	Annexure III & IV	14/29
8.	Training	14.5	14/52
9.	Review of Over-payment etc.	14.6	14/52

### Chapter 14

### **AUDIT**

### PRE-AUDIT, TEST AUDIT AND INTERNAL AUDIT OF THE ORGANISATION

#### PRE-AUDIT

- 14.1.1 The Assistant provident Fund Commissioner in the Regional Sub-Regional office is responsible for the pre-audit of the pay bills and other claims relating to the entire Regional Office/Sub-Regional Office. The bills are required to be checked up and properly enforced by the Section Supervisor/Superintendent before they are passed for payment by the Assistant Provident Fund Commissioner. This task could be satisfactorily fulfilled by the Assistant Provident Fund Commissioner only if a separate and regular cell called the pre-audit Cell consisting of a few intelligent, hard working clerks is specially formed in the accounts branch under the guidance of an experienced Sec. Supervisor. In the Central Office the pre-audit cell will function under the supervision of the Assistant Provident Fund Commissioner in -charge of the section. Further the cell should be equipped with a set of the latest print of all the important sets of Books of Regulations, including the Fundamental Rules and Supplementary Rules volumes I & II, Civil Services Regulations, General Financial Rules, House Building Advance Rules, C.C.S. (Leave) Rules 1972, C.C.S. (Pension) Rules 1972, Treasury rules volumes I & II, Medical Attendance Rules, General Provident Fund (Central Services) Rules, 1962, Leave Travel concession Rules etc. and arrangement should also be made to supply it regularly with copies of correction slips, orders, instructions and memoranda issued by the higher authorities, so that an up-to-date guard file of orders may be maintained. Further, copies of the letters of competent authorities according sanction to expenditure duly attested by authorised officers should be made available from time to time. Especially as the cell will have to scrutinise initially the correctness of fixation of pay, grant of allowances, payment of leave salary etc. it is necessary that it is afforded all possible facilities to keep itself well informed and conduct audit effectively and efficiently. For the sake of uniformity, the staff for this item of work should be allowed from the existing sanctioned strength. (7.5% of total strength is sanctioned for administration wing as per circular No. IWSU-4(1)85/SIU dated 10-03-88)
- 14.1.2 <u>Points to be seen during Pre-audit:</u> The normal duties of the cell will be to audit the correctness of the bills and claims put forward by the Administration Section. In carrying out this, it should be ensured that:-
- (1) the bills and vouchers are in the prescribed form and in original;
- (2) the arithmetical calculations in the cash accounts are correct;
- (3) there are no erasures or overwriting and that alterations are properly attested;
- (4) (a) sanction of the competent authority exists for the expenditure and is quoted on the bills:
- (4b) payment endorsement is made on the original sanction/supply order;

- (5) original vouchers in support of the expenditure where required are forwarded;
- (6) the rates of pay and other allowances are correct;
- (7) stamped receipts are furnished wherever necessary:
- (8) the bills have been singed and countersigned in ink by the competent authority:
- (9) enough provision of funds exists in the sanctioned estimates for incurring the particular expenditure (the amount of funds available should be found indicated specifically in the bill);
- the bills bear an endorsement in red ink in the body of the bill indicating in words the amount (in whole rupees) next higher to the total amount of the bill. For example, if the total amount of the bill is Rs. 236.79 the endorsement should read thus "total amount of the bill is below rupees two hundred and thirty seven only";
- (11) the bills bear an endorsement indicating that the article purchased were received in good condition and taken on stock (No. of page of the Stock Register to be quoted);
- the bill for grant of permanent advance is supported by the specific recommendation of the RC(F&A), as required under Rule 90 of the GFR.

"Passed for payment of Rs ------Rupees-----(in words) by cheque in favour of -----" Observations made during the course of audit and amount disallowed if any should be communicated to the Administration Section for compliance and future guidance and also for making necessary entry in their records.

- 14.1.4. OTHER ITEMS OF WORK IN PRE-AUDIT:- In addition to audit of bills, the Pre-audit cell is also required to undertake regular audit of the following items:-
- (i) Scale audit Audit of staff in position against the post sanctioned.
- (ii) Fixation of initial pay on appointment /promotion with reference to the rule in F.R.
- (iii) Grant of allownces like Dearness Allownace, House Rent Allowance, City Compensatory Allowance, Education Allowance, tuition fees, over time allowance,

- reimbursement of medical fees, etc. with reference to the orders of Central Government issued from time to time.
- (iv) Payment of Travelling Allowance with special reference to S.R. and Finance Ministry (O.M) issued from time to time.
- (v) Printing /Purchase of Forms /Stationery/Furniture /Office equipment /Hot and cold weather requirements, especially by calling for tenders with reference to the rules in G.F.R. and the instructions in the Employees Provident Funds Manual.
- (vi) Service postage account
- (vii) Staff Provident Fund account with reference to the General Provident Fund Rules.
- (viii) Stationery/Dead Stock articles account with reference to relevant provisions of G.F.R./ Treasury Rules.
- (ix) Pension Audit Verification of Service Book and Leave Account for certifying the period reckonable for pension and verification of eligibility for benefits under the Central Civil Service (Pension) Rule, 1972
- (x) Appropriation Audit-Audit of progressive expenditure against the sanctioned Budget Estimates with reference to the rules in G.F.R. and para 58 (3)of the Employees Provident Funds Scheme, 1952.
- (xi) Surprise check of 'Cash-in hand' with the Cashier and Reconciliation of monthly balances.
- (xii) Proforma account, Income and Expenditure Acount and Balance Sheet.
- 14.1.5. <u>Audit of Expenditure</u> In conducting audit of expenditure, it should be ensured that the following essential conditions are satisfied:-
- (1) that there should be provision of funds authorised by competent authority fixing the limits within which expenditure can be incurred;
- that the expenditure incurred conforms to the relevant provisions of the financial rules and regulations framed by competent authority:
- (3) that there exists sanction either special or general accorded by competent authority, authorising expenditure, and
- that the proposal on expenditure has been concerned by the Regional Provident fund Commissioner (F&A) (Regional)/ Central.
- 14.1.6. <u>Principle of Financial propriety:</u> In addition, an intelligent spirit of enquiry should be brought to bear with a view to assess quickly whether the principles of Financial propriety have been complied with. The more important of the principles involved are the following:-

- (1) the Commissioner should exercise the same vigilance in the matter of expenditure from the fund as a person of ordinary prudence;
- (2) an expenditure should not be prima facie more than the occasion would justify;
- (3) the Commissioner should not exercise his power of sanctioning expenditure to pass an order which will be directly or indirectly to his own advantage;
- (4) money of the Fund should not be utilised for the unwarranted benefit of any particular person;
- (5) allowances should be so regulated that they are not on the whole a source of profit to the recipients.
- 14.1.7. <u>Financial advice:</u> In view of the rising trend in our establishment expenditure it is necessary for the Regional Provident Fund Commissioner (F&A)/Assistant Provident Fund Commissioner (Accounts) to subject the expenditure to intelligent Finance audit and put forward really helpful financial advice from the higher audit point of view. It is expected to the Regional Commissioner to encourage the officers and afford every facility to them to embark fearless on this 'Propriety' audit in the larger interest of the Organisation.
- 14.1.8. Additional responsibility of the Pre-Audit section: The Pre-audit section will also be responsible for handling any references from the Central or other Regional, Sub-Regional Offices regarding internal audit matters. Such cases will be proposed by the Regional Provident Fund Commissioner (Finance & Account), Assistant Provident Fund Commissioner (Accounts) in charge of the Pre-audit cell, in consultation with the other Assisstant Provident Fund Commissioner(Account)/Assistant Accounts officer and put up to the Regional Commissioner/Officer-in-charge for his final approval.
- 14.1.9. Phased programme for annual audit:

  The annual audit in respect of each year should be planned out in advance and conducted in accordance with a phased programme. At the end of the audit, a report highlighting the deficiencies found and indicating details of the remedial measures to be adopted should be submitted to the Regional Commissioner for his review and orders.
- 14.2. Test Audit:- Besides the above pre-audit the accounts of the Employees Provident Fund Offices (including the Administration Accounts) are also audited by the respective Accountant General once a year. It is necessary that all the papers related to the accounts required by the Audit Party should be made available to them in time, so that no complaints are recorded in the audit report regarding non-supply of such documents. Further, it is also essential that the objections raised by the Accountant General in their reports should be attended efficiently and quickly so that the final para-wise replies could be furnished to them through the Central Office within the time limit of (one month), specified by the Accountant General. For this purpose it is necessary, that the procedure for processing of the objections, obtaining the reply from the various sections concerned consolidating them and including in the final report in the special proforma prescribed by the Central Office should be streamlined and made uniform. Where any of the points raised by the Audit Party, relate to policy matter it should be brought to the specific notice of the Regional Provident Fund Commissioner before furnishing the reply. The report from the Accountant General should be received and

processed either in the General (Administration) or special cell in the Accounts Branch according to convenience. Extracts of the objection shall be furnished to the respective sections through their officer in charge with instructions to return them with the draft replies within a week. The replies should be clear and to the point and couched in courteous language; if any point has been under reference to the Central Office, No. and date of correspondence should be cited to enable the Central office to offer suitable comments. The replies should be consolidated and put up through the officers concerned to the Regional Commissioner. On approval by the Regional Commissioner, the replies should be typed out in the prescribed proforma and sent to the Central office. This work should be completed as for as possible within three weeks of receipt of the Audit Inspection report in the Regional Office.

#### 14.3. INTERNAL AUDIT

14.3.1 The Internal Audit is an independent appraisal within an Organisation for the review of accounting, financial and other operations as a basis to service management. Its objective is to ensure accuracy in accounts and efficiency in the operation of the accounts set up. That apart, another objective is to ensure that the prescribed procedures for receipts, payments and accounting are followed. In over-all perspective, internal audit is a quality check for managing accounts according to codal provisions.

## ROLE OF INTERNAL VIS-À-VIS STATUTORY AUDIT

- 14.3.2. On the surface of it, it may appear that the statutory audit in many cases cover the same ground which has already been covered by the internal audit. In fact, it is not so, although to some extent their functions overlap. The main difference in the work of these two organisations are as follows.
- 14.3.3. The statutory audit is concerned with propriety audit or system audit or efficiency-cum-performance audit. It checks the regularity, compliance appropriation to the General Financial and Accounting rules and legislate enactments. It upholds the concept of fiscal accountability as a means of establishing public accountability. On the other hand, internal audit is primarily concerned with the financial propriety of transactions. It confines itself to seeking only the regularity aspect of a transaction besides its other functions. However, if there are cases of breach of financial propriety noticed during internal inspection, such cases should be reported separately to the F.A. & CAO. for further action. Further, statutory audit will be constantly on the look out for potential draft paragraphs and other materials for audit report. On the other hand the internal audit should offer constructive suggestions and help to develop general accounting capability in that office.

#### **OBJECTIVE**

- 14.3.4 The common objectives of an internal audit system may be described as below:-
- (a) Check the adequacy soundness and applicability of the systems of internal controls (accounting, financial and other operations.
- (b) Verify the existence of assets and see that proper safeguards in this regard are maintained.

- (c) Prevent and detect fraud.
- (d) Check on the adequacy and reliability of the accounting and reporting systems.
- (e) Report the findings to the management and recommend corrective action wherever necessary and suggest improvement in the systems and controls.

## **SCOPE**

- 14.3.5. The scope of internal audit varies from country to country depending on the development of the administration and managerial systems and procedures. Commonly, however the internal audit functions within the following parameters:-
- (a) Determines the basic internal audit policy and the scope of audit including the authority to perform financial, compliance and other forms of audit.
- (b) Establish procedure for audit.
- (c) Plan the audit operation.
- (d) Provides the internal auditor with full access to records.
- (e) Orients the total organisation as to the functions and potential benefits of internal audit.
- (f) Directs action based on audit findings.
- (g) Establishes follow up procedures to determine whether directives were followed.

## **DUTIES OF INTERNAL AUDIT**

## 14.3.6. Duties of an internal audit may be summarised as follows:-

- (i) Study of accounting procedures prescribed for the organisation for certifying correctness and adequacy of the accounts and that they are free from any defects or lacuna.
- (ii) Watch the implementation of the prescribed procedures and orders issued from time to time.
- (iii) Scrutiny and check of payments and accounting work of the accounting units.
- (iv) Investigation of important errors in accounting and other connected records.
- (v) Periodical review of all accounts and records.
- (vi) Pursuance/settlement of objections taken in the last audit notes issued by statutory audit officers and other matters relating to statutory audit.

(vii) Report on points or irregularities brought to its notice by the higher authority.

## **ORGANISATION**

- 14.3.7. Internal audit will have two basic components, first the head quarters establishment and second the field parties. The head quarters of the internal audit party will be responsible for carrying out all work of the internal audit except actual local inspection. The duties of the head quarters will be as follows:-
- (i) Draw up tour programmes for internal audit parties
- (ii) Send intimation of the dates of inspections to the concerned offices.
- (iii) Obtain approval of audit reports and issue it to the concerned authorities.
- (iv) Pursue replies to inspection report issued.
- (v) Control the activities of the audit parties and communicate with them with relevant orders, government orders, circular etc. to up-date their knowledge.
- (vi) Maintain important control registers like registers of internal audit, register of audit reports, registers of financial irregularities.

#### SELECTION OF PERSONNEL

- 14.3.8. (a) Audit work being important in nature, personnel selected for such work should be intelligent and competent. Great care is to be taken in prescribing educational qualifications and experience for recruitment/selection of personnel for this work.
- (b) Another important aspect of personnel management is to familiarise the office staff with the working of a unit before undertaking its inspection.
- (c) In discharge of their duties the members of the inspection parties will be guided by the instructions contained in the various accounts manuals, treasury rules or other books of reference
- (d) The work should be done with tact and discretion so as to avoid invitation or embarrasment to the officers.

## **DOCUMENTS NEEDED FOR INTERNAL AUDIT**

14.3.9. A list of records to be examined during the internal audit with reference to check list - Annex. I and the norms fixed in Annex II should be prepared in advance and sent to each head of the office to be inspected alongwith a notice of inspection so that the documents are kept ready before the arrival of the audit party.

- 14.3.10. There are some documents which the headquarters unit of the audit party should make available to it. These documents are necessary for commencement of inspection of the concerned office:-
- (a) File containing inspection reports of the previous years in respect of which objections are still outstanding.
- (b) List of objections treated as settled at the headquarters subject to verification during the next inspection.
- (c) List of discrepancies defects and other irregularities noticed during pre-check or any other important point requiring investigation on the spot by the audit party.
- (d) The original paid vouchers for the month selected for detailed scrutiny.

## TOOL FOR INTERNAL AUDIT

- 14.3.11 (a) The audit party should acquaint himself with the working and activity of the office to be inspected. The officer -in- charge of the party should obtain all auditable accounts, records as per the list provided to that office for test check and also send a requisition for all paid vouchers for the month selected for detailed check. If the records are not made available within a reasonable time, matter should be brought to the notice of the higher authority.
- (b) Before the commencement of the inspection work, the officer-in-charge should allocate duties to the members of the party including himself. The allocation should be noted by each member of the party.
- (c) As the scrutiny of records progresses objections /defects/irregularities are pointed out to the office concerned through preliminary memorandums. These are serially numbered. These memorandums should be brief, precise and to the point. They should seek only confirmation/information and should not suggest any conclusion on the part of the audit party. The memorandum should normally be returned to the party duly replied on the same day or the next day. The replies to the objection should be carefully examined. If the replies are satisfactory, the objections should be dropped. In case the replies are not satisfactory, the said objections are to be included in the audit report.
- (d) All registers, accounts books and other records checked during the inspection of an office should be initialled with date by the inspecting officer and other staff concerned after the last entry in token of examination.
- (e) Materials on each objection should be compiled with the progress of inspection so that no item is left out in the inspection report due to shortage of time towards the close of the inspection.
- (f) As a general rule trifling matters and routine omissions and commissions which can be or have been set right on the spot need not be mentioned in the report.
- (g) Irregularities which have been settled but are important enough to be brought to the notice of higher authorities should, however, find a place in the report (the money

value of an objection or the approximate value calculated from the data in hand should be taken into account in considering their importance for inclusion in the Audit report). Such money value of an objection should always be mentioned in the report in order to bring out the importance of an objection. Objections should be based on clear documentary evidence. It is not sufficient to quote the rules of orders violated. What is of importance is to underline the actual or possible effect of such deviation on the finance of the organisation.

## REPORTING STANDARD

- 14.3.12 The results of the audit could be set forth in four parts such as:-
- Part:-I (a) Introductory.
  - (b) Outstanding objections from previous reports in brief.
  - (c) List of persistent irregularity.

## Part:- II

- (a) Major irregularities, i.e. irregularities involving recoveries question of dues, advances outstanding, non-realisation, defects in maintenance of stores accounts and physical verification of stores, machinery and equipment lying idle etc. Irregular purchase of stores, faulty implementation of Schemes also finds a place in this part.
- (b) Persistant irregularities which though not major are to be brought to the notice of higher authorities and to be followed by the headquarters of the audit unit.

#### Part-III

Test check notes containing minor irregularities. The procedural irregularities in respect of which the head of the office is held out assurances about following correct procedure in future should be noted in this part.

## Part - IV

Suggestions for removing difficulties in implementing at the headquarters level.

- (i) In case the audit officer has detected defects in the procedure which in his opinion may lead to fraud or temporary mis-appropriation should be included in Part-I.
- (ii) All irregularities or minor points, should, as for as possible be settled in personal discussion between the audit officer and head of the office.
- (iii) Serious irregularities defalcations should be included in the report with full facts.
- (iv) If any other voucher cannot be produced by the office Inspected in unavoidable circumstances for check by the inspection party for vouching of the cash book, the fact must be brought to the notice of the head of the office inspected in writing and a suitable note should be kept in Part-II of the inspection report, so that the bonafide of the transaction may be verified in due course.

- (v) If important records are not produced at the time of inspection, every possible step should be taken to secure their production. If such efforts are unsuccessful, the omission should be mentioned specifically in the report and such records should be obtained for examination later if such examination is considered to be necessary.
  - (aa) All statement and observation made and all figures accepted should be based on clear documentary evidence.
  - \_\_ (bb) The language and tone of the report should be such that no one can take any offence.
    - (cc) Insinuation should be avoided.
- (vi) The paragraphs of the report should be numbered and the report should show clearly the name of the officers-in-charge of the office audited and the periods for which they have held charge from the date of last inspection. Every paragraph shall bear a distinct heading and deal with a specific point. It should first give statement of facts, quote the rules and orders infringed, the nature of irregularity or omission and lastly action necessary for regularisation.
- (vii) The audit report should be completed before the audit officer leaves the office inspected and it should not be signed until the head of the office is present at the head quarters and he has been given an opportunity of reading and discussing it and suggesting any omissions or modifications.
- (viii) Part -III of the report (test check notes) should be issued to the inspected unit on the spot over the signature of the officer supervising the inspection. Care should be taken to see that only such points are included in the test check notes as can be set right on the spot by the head of the office inspected.
- (ix) The audit report shall not be mere recital of defects noticed here and there but shall depict the state of health of that office with particular reference to the following aspects:-
  - (a) Timely submission of accounts.
  - (b) Compilation of accounts.
  - (c) Reconciliation with bank scrolls and monthly/ weekly Statements.
  - (d) Completion of ledger accounts and broad sheets maintained for loans and advances and other debt deposit remittance heads and agreeing the same with the figures in the compiled accounts.
  - (e) Prompt finalisation of pension cases.
  - (f) Quality of pre check.
  - (g) Post check of vouchers of cheque drawn by Drawing & Disbursing officer.

## PROCESSING OF INSPECTION REPORT AT HEADQUARTERS

- 14.3.13. The headquarters office is to keep a watch on the receipt and issue of inspection reports. Each draft inspection report received from a party is to be scrutinised at the headquarters to see that:-
  - (a) The report is complete in all respects.
  - (b) There are no blanks and omissions of any data.
  - (c) The captions of various paras are correct.
  - (d) Part I of the inspection report (list of objections outstanding from the previous inspection reports) has been correctly drawn up.
  - (e) Adequate reasons have been recorded for each objection treated as settled.
  - Vouchers/documents received from Accounts officer have been duly returned and the dates of their return indicated.
  - (g) There are no anomalies, ambiguities or misconstruction of sentences and financial implication of objections have been correctly brought, where necessary.
  - (h) The objection are based on facts and not merely on presumptions and apprehensions and relevant rules or orders infringed have been quoted, where necessary.
  - (i) The audit report has been discussed by the head of the office and his signature obtained
  - (j) The suggestions given in Part -IV of the audit Report are well founded and can be recommended to head of the office for his consideration.
- 14.3.14 After scrutiny the draft inspection report it is vetted by the head quarters and forwarded to the head of the office inspected. A copy of the report is also sent to the next higher authority inviting his attention to the important and serious irregularities. The head of the office inspected is required to furnish parawise replies to the Audit officer through his controlling officer and progress of settlement of the objections/irregularities are monitored by the headquarters office.

## **DETECTION OF DEFALCATION AND FRAUDS**

- 14.3.15 Efficiency of internal audit depends largely on the intelligence, thoroughness and resourcefulness which are brought to bear on it. Even apparently minor defect or irregularity might conceal a potential fraud or misapproriation which may come through intelligent probe. It is therefore not possible to lay down any hard and fast procedure which if followed would invariably lead to the detection of fraud. However, on the basis of experience of audit the following irregularities are found to be precursors of fraud/defalcation:-
  - (a) Eraseres, over-writings, interpolations and unattested correction in figures in account books and registers bills presented.
  - (b) Removal of pages from account books and registers.
  - (c) Tampering in totals and carry forward of totals, specially in cash books and stock books.
  - (d) Errors in totalling in bills.
  - (e) Errors in carry over figures from subsidiary registers to main register.
  - (f) Delays in disbursement of money drawn from Bank to payees including undisbursed salaries, etc.

- (g) Non-availability of challans in support of remittance entries in Cash Book.
- (h) Tampering of figures in challans.

## 14.3.16. <u>SET UP OF INTERNAL AUDIT IN THE ORGANISATION:</u>

The Internal Audit is functioning under the direct control of Financial Advisor & Chief Accounts Officer in Central Office. He is assisted by Deputy Director (Audit) and other supporting staff. In order to cover the audit in all the Regions the Audit party are created as under:-

Zone	Head quarters.	Regions covered	Constitution of Audit Party
South Zone	CHENNAI	Karnataka Kerala Tamil Nadu	Zonal Audit Officer-1 Assistant Accounts Officer - 2 Auditors -2
West zone	MUMBAI	Andhra Pradesh Maharashtra	- do-
East Zone	CALCUTTA	West Bengal, North East, Orissa,	- do-
North Zone	DELHI <sub>.</sub>	Delhi H. Pradesh Punjab Haryana	- do-
Central Zone	INDORE	Madhya Pradesh, Gujarat, Rajasthan	- do -
North East Zone	KANPUR	Uttar Pradesh Bihar	- do -

## **QUANTUM OF AUDIT:**

14.3.17 In order to make audit effective and uniform in all the Regional/Sub-Regional offices, norms regarding the quantum of work to be done by the Zonal Audit Party have been prescribed in Annexure - II. The Internal Audit Party will invariably complete the job as per norms.

# CHECK LIST FOR INTERNAL AUDIT INSPECTION: REGIONAL /SUB-REGIONAL OFFICES

## (a) **ADMINISTRATION**

- (1) Whether all the formalities such as verification of character and antecedents, Medical Examinations have been completed in respect of newly recruited employees.
- (2) Whether the Service Books of all the regular employees have been opened and Bio-data of each employee has been written in the Service Book, all life event have been properly recorded and service verified each year, all leave availed has been properly accounted for as the leave Rules.
- (3) Whether the pay of all the staff members has been fixed as per the provisions of F.R. and in case of E.B., the matter has been decided as per prescribed procedure.
- (4) Whether the seniority lists in all the Cards have brought upto date and circulated among the staff, objections if any received have been dealt in promptly.
- (5) Whether pay Bills are being prepared through computer in time and preaudited before disbursement.
- (6) Whether various advances admissible are being sanctioned to the staff after fulfilling all the requirements as given in G.F.R. Whether recoveries are being made promptly and entered in the advance control register regularly.
- (7) Whether the interest of the Advance paid has been calculated correctly and recovered in minimum instalments.
- (8) Whether the purchase of store for use in office is made after sanction of the competent authority and the expenditure is within the limit as allotted in the Budget.
- (9) Whether the store have been kept in safe custody and accommodated at a place to maintain in good and efficient condition. Whether proper account has been maintained and the item issued are properly authenticated by the officer-in-charge. Whether the stock position has been periodically checked by the officer so authorised.
- (10) Whether the attendance registers are maintained properly and the absence shown in the registers have been regularised. C.L. availed has been recorded in the C.L. Register and reconciled with the absence shown in Attendance Register.
- (11) Whether the office has engaged any staff on contingent basis. If so, their sanction has been obtained from competent authority after details of vacancy position and the work required from them and they have been appointed through Employment Exchange
- (12) Whether the Office Building and staff quarters are maintained upto a standard and the expenditure for maintaining has been spent properly and within the budget provisions.

- (13) Whether office fixture /furniture and machinery are properly maintained and the expenditure is judiciously made for their maintenance.
- (14) Whether the T.A. or any other allowance has been so regulated that it has never become a source of profit to the recipients
- (15) Whether waste papers and old news papers etc. has been sold after the approval of the competent authority and as per the procedure prescribed and the money so received has been accounted for immediately.
- Whether Telephone call register has been maintained and all calls made have been recorded and verified at the time of payment of Telephone Bills. As regards Trunk calls/STD certificate may be obtained before making payment from the officer whether the call is official or otherwise.
- (17) Whether all the journey made in the staff car is recorded in the Log Book and properly signed by the officer and authenticated by the officer -in -charge of the staff car, whether recovery of any private use of staff car has been made.
- (18) Whether the Cash Book is written daily and the amount of cash in hand as shown in the Cash Book tally with the amount available with the cashier in the Cash Book.
- (19) Whether the office is located in its own building or rented building. If rented building whether there is any proposal of acquisition of land, construction of building the details should be recorded.
- (20) Whether the staff has been provided with staff quarter or not, proposal has been initiated for construction of staff quarters.
- (21) Whether all the posts in the Central office/Region have been filled in, if not, reason thereof and the action taken to fill-in the post.
- (22) Whether the staff have been confirmed against all the available permanent posts, if not reason thereof and the action taken to fill up the permanent posts in various cadres. If any temporary posts which can be converted into permanent posts have been so converted or proposals have been sent to competent authority for their conversion.
- (23) Whether periodical transfer is being made of executive staff after 3 years and changing of subjects allotted to Ministrial staff. How many persons in Executive line are working in same stations for more than 3 years and the reasons for not shifting.
- (24) Whether staff appointed for a particular activity is on the job or diverted or whether staff sanctioned and appointed for Accounts work or legal work or Hindi work etc. are doing work or some other work.
- (25) whether there is a Record Room and the old record are being weeded out as per the instructions issued by the Central Provident Fund Commissioner.
- (26) Whether the records are being sent to the records section as per provision laid down in the Manual of Accounting procedure?

- (27) Whether fire fighting arrangements exist in the office? If so, are these adequate?
- (28) Whether the fire fighting equipments are being replaced after the date of their expiry?
- (29) Whether any case of Pension /Family Pension in respect of any staff member/legal heir is pending? If so, reason thereof, the action taken to get them cleared. Whether the continued eligibility and quantum of pension is ensured as per the pension audit register?
- (30) Whether the staff has been issued the annual statements of Provident Fund upto date? If not, upto what date the account have been issued?
- (31) Whether an office order exists containing the distribution of work amongst the officers as laid in the Manual of Accounting Procedure?
- (32) Whether there is any system of office inspection as required in the Manual of Accounting Procedure, the date when last inspection was earried out.
- (33) Whether the Tour Diaries of the Regional Provident Fund Commissioner is being reviewed and up to date action has been taken on all the points?
- (34) Whether the staff and officers are deputed for training and the no. of officials not traind within the last 3 years?
- (35) Whether there is any office library? If so, whether it is being utilised by staff members?
- (36) Whether any Disciplinary proceedings pending? Are any cases being processed with out delay by following the prescribed drill in the matter?
- (37) Whether the use of Hindi as per Government orders is being followed.
- (38) If the office located in its own building, whether any portion of it is let out. If so, rent realised and credited to Administrative Account.
- (39) No. of Sub-Regional offices in the Region. Whether all the Sub-Regional offices as sanctioned by the Central Provident Fund Commissioner have been opened? Whether Enforcement work has been transferred to Sub-Regional office which have Regional Provident Fund Commissioner (Gr.II). Whether the sanctioned staff have been taken / posted in the Sub-Regional Office? If any shortage, action has been taken to fill up the vacant posts.
- (40) Whether administrative expenditure is being incurred within the sanctioned/budget limit? If there is any excess expenditure, has the reappropriation of the funds been sought in time from the competent authority.

## B. ENFORCEMENT

1. Whether the coverage notice has been issued to the establishment within specified time after the receipt of the E.O.'s recommendation?

- 2. Whether the establishment brought under the Act had any P.F. Scheme? If so, the past accumulations alongwith the accounts of the members have been furnished to the Commissioner as Provided under the Para 28 of the Scheme?
- 3. Whether the covered establishments are being inspected with in the specified duration? If not, the E.O.'s are being reminded duly revising their monthly advance tour programme.
- 4. Whether Marginal Establishments Registers are being maintainted properly and posted upto date? Whether those categories of establishments are inspected periodically for timely coverage?
- 5. What is the number of provisionally covered establishment and what action is being taken to finalise:
- i) Whether any case is pending for less than one year;
- ii) Whether any case is pending for more than 1 year but less than 3 years;
- iii) Whether any case is pending for more than 3 years?.
- 6. Whether Register of covered establishments is being maintained in the Enforcement Section containing full details as required under the Manual of Accounting Procedure?
- 7. Whether separate Register are being maintained in respect of establishments exempted from the E.P.F. Scheme 1952, E.P. Scheme, 1995 and E.D.L.I. Scheme, 1976?
- 8. Whether Register to watch the receipt of inspection charges is being maintained and scrutinised as required under the Manual of Accounting Procedure?
- 9. Position about arrears of Provident Fund dues. What is the analysis of the arrears and action taken to recover the arrears i.e. issue of Recovery Certificatres? Prosecution under section 14 of the Act complaints under section 406/409/ I.P.C.. follow- up action taken on the F.I.R. filed under section 406/409/ I.P.C.
- 10. Whether Section 7-A proceedings are being finalised within the prescribed time limit i.e. 3 months?
- 11. Whether Section 14-B proceedings are being finalised expeditiously? Check up some files. Give comments on Pendency, disposal etc.
- 12. Whether the Red/Blue book is kept uptodate and dues assessed under Section 7A/14B are realised? If so progress thereof.
- 13. What is the number of establishments covered on voluntary basis and in respect of which notification under section 1(4) are still to be issued? Verify the number of cases which have been referred to the Central Provident Fund Commissioner for getting the notification issued.

- 14. What is the number of relaxed establishment? Out of which the number of establishments which are under orders of exemption.
- i) for less than 1 year;
- ii) for more than 1 year but less than 3 years;
- iii) for more than 3 Years.
- 15. Whether any action has been taken by the office to finalise these cases in accordance with the instructions of the Central Provident Fund Commissioner?
- 16. Whether the observance of the exempted establishment month has been carried out and the results compiled?
- 17. Whether the Assistant Provident Fund Commissioner or Regional Provident Fund commissioner has carried out the inspection of exempted establishment during the last six months?
- 18. Whether there is any violation of the statutory provisions by the Public Sector establishments?
- 19. Whether Provident Fund Inspectors are sending their Tour Programme in time for approval and are also submitting Tour Diaries?
- 20. Whether Inspectors' meeting was held, if so, the decision, if any have been followed up.
- 21. Details of de-coverage and appropriate action taken in the matter with the full details.
- 22. Whether there is any case decided under Section 14(c) of the Act ? If so, timely action was taken to file the complaint under 406/409 I.P.C.
- 23. Details of cases where action under Section 420 of the I.P.C. has been taken to file the complaints against the employer for cheating the organisation by presenting phoney cheques towards the clearance of Provident Fund dues.
- 24. Details of establishments which were permitted to clear the Provident Fund dues in instalments and their compliance position.
- 25. Check the prosecution cases filed against the employer withdrawn by the Regional Fund Commissioner. Give details.
- 26. Register of securities (Acceptance of P.A. dues) is maintained uptodate.

## C ACCOUNTS:

1. Whether information about coverage of an establishment is being recorded in the Accounts Sections?

- 2. What is the number of subscribers and the number of accounts? In case, there is wide gap between these figures, has the Regional Office tried to check up the position thoroughly?
- 3. Sample analysis of claims in different categories i.e. Provident Fund /Pension/ D.LI claims. Are the claims being settled in time, if not, the remedial measures adopted, If any.
- 4. (a) Whether claims registers are being maintained?
  - (b) Whether summary of claims, is being drawn at the close of the month?
- (c) Whether claims are being settled expeditiously? Check up at least 20% claims from each of the category viz., Provident Fund Pension Fund & D.L.I. claim.
- 5. Whether in the case of death, all the 3 cases are being settled simultaneously?
- 6 Whether pension/D.L.I claims are being paid?
- 7. Whether claims are returned at S.S or Asst Accounts officer level and on flimsy grounds?
- 8. Whether special Reserve fund is being utilised for paying the Provident Fund even if the employer has defaulted?
- 9. Whether the out-put in the matter of issue of annual statements of accounts is satisfactory? Analyse the productivity with reference to the out-put of the last 6 months
- 10. Whether the D.C.B. Registers are being maintained and posted upto date (including dues of inspection charges & pension contributions from PF exempted establishments.)
- 11. Whether the application for advances /withdrawals are processed in time and paid as per the instruction of the Manual of Accounting Procedures?
- 12. Whether Interest Suspense Accounts Registers are being maintained and, posted? Check up the correctness of information at least for one month.
- 13. Whether the work of issuing pension Payment orders is being done in accordance with the instructions and other work relating to pension being kept up to date?
- What is the pace of settlement of claims- Provident Fund / Pension /D.L.I and transfer cases?
- 15. Whether Form-2 are received and database is created?
- 16. Whether there is any fraudulent withdrawals and if so, the steps taken to realise the amount involved and action taken against all concerned? Details of over payment cases and action taken to recover the amount may be furnished.
- 17. Whether all the prescribed Registers are maintained properly and posted upto date? whether they have been periodically checked by the officer?

- 18. Whether the list of defaulters is prepared every month with reference to the DCB Register (Revised)?
- 19. Whether defaulters list are prepared with reference to D.C.B. registerer for watching, Returns and sent to Enforcement Branch every month? Whether Damage statement prepared with reference to D.C.B Register/Schedule of Receipt sent to P.D. cell every month?
- 20. Whether a copy of letter forwarding form-23 is endorsed to the workers union? Are complaints received form the members/Subscribers /employees/employers /Unions are dealt with properly?
- 21. Whether the last annual Balance Sheet of the Region was prepared in time and submitted for audit and a copy sent to Central office?
- 22. Whether a copy of audit observations on Balance Sheet was sent to Central office? While conveying the certification of A.G. audit alongwith memorandum of changes/ certified Balance Sheet.

#### D. GENERAL

- 1. Whether registers etc. are being got printed/prepared in the revised proforma prescribed in the Manual of Accounting procedure.
- 2. Details of maintenance of A.E.C.D. accounts by Regional office and their reconciliation as per records in the Regional office vis-a vis the records in the Bank.
- 3. All accounts records required to be maintained in the prescribed forms and the accounts are compiled accurately and in correct manner.
- 4. Whether all the claims are processed and authorised as per the Rules and regulations governing them and the arithmetical calculations are correct.
- 5. Last claims of employees are correctly paid and over payments if any brought to the notice of concerned authority for appropriate action.
- 6. Recoveries deductions made from the bills are in order.
- 7. All payments and receipts are duly accounted for.
- 8. All transactions are accounted for under the correct Budget Head and classification is checked by the SS/Assistant Accounts Officer /Assistant Provident Fund Commissioner (A/Cs) to the extent prescribed. No unauthorised head of account is operated in the classified abstract.
- 9. Various books and calendar of returns are maintained properly, the returns are being submitted to the Central Office well in time.
- 10. The balance outstanding under various debt, deposit, suspense and remittance head are reviewed at periodical intervals and steps taken to clear the same as expeditiously as possible.

- 11. Interest wherever required has been correctly calculated and accounted for.
- 12. Loans and advance and grants-in- aid are correctly paid and over payments, if any, brought to the notice of concerned authorities for appropriate action.
- 13. Bank statement with challans and paid cheques are received in time from S.B.I. Discrepancies, if any pointed out promptly.
- 14. Foreign service contributions, wherever necessary are paid / recovered correctly;
- 15. In case if payments made by cheques, lists of payments are received regularly in time, checked and properly accounted for.
- 16. Account Payee cheques are issued after pre- check of the relevant bills/claims and entered in the Cash Book maintained. The delivery and acknowledgement of such cheques is being watched through a separate register to be maintained for the purpose.
- 17. The instruction for the maintenance of Cash Book, contingent register, stock and store accounts, log books and other accounts records are duly observed.
- 18. The instructions regarding reconciliation of figures expenditure and revenue receipt are followed.
- 19. There is no undue delay in the finalisation of pension cases.
- 20. Purchases are made as per rules and orders governing them where lowest quotation are not accepted the reasons thereof are recorded.
- 21. All Sub-vouchers pertaining to contingent charges not sent to the disbursing officer alongwith contingent bills available in office are other wise in order and have been properly cancelled.

## E. **PENSION DISBURSEMENT:**

- 1. Whether the data supplied to EDP for the generation of Pension Payment order/ Scheme Certificate agrees with the source documents?
- 2. Whether the amount of Pension due ( to be paid to the Bank) and service charges is correctly assessed and paid?
- 3. Whether the account kept in the designated Bank is reconciled every month & excess deposit adjusted?
- 4. Whether the Pension is stopped on due date.
- 5. Whether the vouchers from the Bank is received and verified.
- 6. Pensioner's Master file in the 'Computer is up-to -date.

- 7. Pension Payment orders are released within a month of the receipt of application.
- 8. Whether the applications are properly scrutinised and authorised. No claim is rejected /returned on filmsy grounds.
- 9. Pension statistical data are kept accurate and up-to-date.
- Whether the Member Master (i.e. data base) is created for all the Pension Members.

#### F. <u>E.D.P.</u>:

- 1. Whether the incoming input records & EDP generated out-put records are kept recorded on daily basis.
- 2. The details of software loaded in the computer, the number of software not used, with reasons thereof, the details of "output Report" generated in respect of each software every month.
- 3. Whether the EDP is in possession of requisite input records to meet their work load for each shift and is there any idle man hours in EDP with reasons therefor.
- 4. The norms fixed for the Data Entry Operators are achieved or not.
- 5. Time taken for generation of out put Report & reasons for the delay, if any.
- 6. Whether the job profile of the Data Entry operators, EDP Supervisors, Assistant Derector (EDP)/EDP Managers provided in the EDP Centre Manual is followed.
- 7. Whether the EDP maintains the user operation Manual and follows properly.

## <u>CENTRAL OFFICE</u> CHECK LIST FOR INTERNAL AUDIT INSPECTION

## <u>ADMINISTRATION</u>

- 1 Whether all the formalities such as verification of character and antecedents, Medical Examinations have been completed in respect of newly recruited employees.
- 2. Whether the Serive Books of all the regular employees have been opened and Bio-data of each employees has been written in the Service-Book, all life events have been properly recorded and service verified each year all, leave availed has been properly entered and balanced.
- 3. Whether the pay of all the staff members has been fixed as per the provisions of F.R. and in case of E.B., the matter has been decided as per prescribed procedure.
- 4. Whether the seniority lists in all the cadre have brought upto date and circulated among the staff, objection, if any received have been dealt in promptly.
- 5. Whether pay Bills are being prepared in time and pre audited before disbursement.
- 6. Whether various advances admissible are being sanctioned to the staff after ful-filling all the requirements as given in G.F.R. Whether recoveries are being made promptly and entered in the Advance Control Register regularly.
- 7. Whether the interest of the Advance paid has been calculated correctly and recovered in minimum instalment.
- 8. Whether the purchase of store for use in office is made after sanction of the competent authority and the expenditure is within the limit as allotted in the Budget.
- 9. Whether the store have been kept in safe custody and accommodated at a place to maintain in food and efficient condition. Whether proper account has been maintained and the item issued are properly authenticates by the officer-in-charge. Whether the stock position has been periodically checked by the officer so authorised.
- 10. Whether the attendance registers are maintained properly and the absence shown in the registers have been regularised. The C.L availed has been recorded in the C.L Register and reconciled with the absence shown in Attendance register.
- 11. Whether the office has engaged any staff on contingent basis. If so, their sanction has been obtained from competent authority after detail of vacancies position and the work required from them and they have been appointed through Employment Exchange.
- 12. Whether the office Building and staff quarters are maintained upto a standard and the expenditure for maintaining has actually spent properly and within the budget provision.
- 13. Whether the office fixure /furniture and machinery are properly maintained and the expenditure is judiciously for their maintenance.

- 14. Whether waste papers and old news papers etc. has been sold after the approval of the competent authority as per the procedure prescribed and the money so received has been accounted for immediately.
- Whether T.A or any other allowance has been so regulated that it has never become a 15. source of profit to the recipients.
- Whether Telephone call register has been maintained & call made have been recorded 16. and verified at the time of payment of telephone Bills. As regards Trunk calls certificate may be obtained before making payment from the officer whether the call is official or otherwise.
- 17. Whether all the journey made in the staff car is recorded in the Log Book and properly signed by the officer and authenticated by the officer-in -charge of the staff car, whether recovery of any private use of staff car has been made.
- 18. Whether the Cash Book is written daily and the amount of cash in hand as shown in the Cash Book tally with the amount available with the cashier in the Cash Book.
- Whether the office is located in its own building or rented building. If rented 19. building, whether there is any proposal of acquisition of land, construction of building detail should be recorded.
- Whether the staff has been provided with staff quarter if not, proposal has been 20. initiated for construction of staff quarters.
- Whether all the posts in the Central Office have been filled if not reason there of and the action taken to fill the point.
- Whether the staff have been confirmed against all the available permanent posts. If 22. not reason thereof and the action taken to fill up the permanent posts in various cadres. If any temporary posts which can be converted into permanent posts have been so converted or the proposals have been sent to competent authority for their conversion.
- Whether periodical transfer is being made of executive staff after 3 year and changing of subjects allotted to Ministrial staff. How many persons in Executive line are working in the same sections for more than 5 years and the reasons for not shifting.
- 24. Whether staff appointed for a particular activity is on that job or diverted or whether staff sanctioned and appointed for accounts work or Legal work or Hindi work etc. are doing that work or some other work. the state of the state of
- Whether there is a Record Room and the old Record are being weeded out as per the 25. instructions issued by the C.P.F.C.
- Whether the records are being sent to the records section as per provision laid down in the Manual of Accounting Procedure.

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- Whether fire fighting arrangements exist in the office. If so are these adequate? 27.
- 28. Whether the fire fighting equipments are being replaced after the date of their expiry.

- 29. Whether any case of Pension /Family Pension in respect of any staff member/legal heir is pending. If so reason thereof and the action taken to get them cleared. Whether the dues towards Group Insurance Scheme is collected and benefits are claimed form the LIC and paid to the beneficiary.
- Whether the staff has been issued the annual statements of Provident Fund upto date. If not, upto what date the account have been issued.
- 31. Whether an office order exists containing the distribution of work amongst the Account Officer etc. as laid in the Manual of Accounting Procedure.
- 32. Whether there is any system of office inspection as required in the Manual of Accounting Procedure. The date when last inspection was carried out.
- 33. Whether there is any officer library. If so, whether it is being utilised by staff members?
- 34. Whether any Disciplinary proceedings pending? Are cases being processed without delay by following the prescribed drill in the matter?
- 35. Whether the use of Hindi as per Government orders is being followed.
- 36. If the office located in its own building whether any portion of it let out, if so is rent realised and credited to administrative account.
- 37. Whether administrative expenditure is being incurred within the sanctioned/budget limit. If there is any excess expenditure has the reappropriation of the funds been sought in time from the competent authority.

#### **GENERAL**

- 1. Whether Registers etc, are being got printed/prepared in the revised proforma prescribed in the Manual of Accounting procedure.
- 2. The balances outstanding under various debt, deposit, suspense and remittance heads are reviewed at periodical intervals and stepts taken to clear the same as expeditiously as possible.
- 3. Interest wherever required has been correctly calculated and accounted for.
- 4. Loans and advances and grants-in-aid are correctly paid and over payments if any brought to the notice of concerned authorities for appropriate action.
- 5. In case of payments made by cheques lists of payments are received regularly in time, checked and properly accounted for.
- 6. Account Payee cheques are issued after pre-check of the relevant bills/claims and entered in the Cash Book maintained. The delivery and acknowledgement of such cheques is being watched through a separate register to be maintained for the purpose.

- 7. The instruction for the maintenance of Cash Book, contingent register, stock and store accounts, log books and other accounts records are duly observed.
- 8. The instruction regarding reconciliations of figures expenditure and revenue receipt are followed.
- 9. There is no undue delay in the finalisation of pension cases.
- 10. Purchases are made as per rules and orders governing them, where lowest quotations are not accepted, the reasons therefore are recorded.
- 11. All sub-vouchers pertaining to contingent charges not sent to the disbursing officer alongwith contingent bills available in office are otherwise in order and have been properly cancelled.

## ANNEXURE -II

## Norms for the work to be done by the Internal Audit Parties

	Nature of Transaction	Quantum to be audited
1.	Compilation of Annual Statements of Accounts - Maintenance of proper procedure thereof.	25% of Establishments dealt within each Section.
2.	To verify whether F/5, F/10, F/12A etc. are properly audited & F/9 (revised) is updated.	3 major establishments in each section on section basis
3.	To verify whether all the prescribed registers are maintained upto date and duly attested.	100%
4.	To verify whether the prescribed accounting procedure according to M.A.P. is followed and all registers/forms are being used according to format prescribed in MAP. If there be any departure that should be specifically pointed out.	All items of work
5.	Claim Inward Register including withdrawals & transfers cases, verification of registers with reference to procedure laid down for its maintenance. Also to verify whether dates furnished on claims through returns are correct.	For one-Month of each Section
6.	Checking of claims settled involving Rs. 25000/- and above.	100%
7.	Checking of claims settled involving Rs. 10,000/- to 25,000/-	50%
8.	Checking of claims settled involving Rs. 2000/-to 10,000/-	20%

9.	Checking of other claims settled.	10 %
10	Checking of cases settled involving payment form DRF/SRF.	100%
11.	Checking of claims settled pertaining to the unclaimed Deposit Accounts	50%
12.	Checking of withdrawl made under para 68 B & 68 BB of the E.P.F Scheme, 1952 involving payment of Rs. 25,000/- above.	20%
13.	Checking of all other withdrawls made under E.P.F Scheme, except under para 68B & 68 BB	5%
14:00	Checking of cases settled for payment of monthly pension	100%
15.	Checking of cases settled under E.D.L.I Scheme.	25%
16.	Checking of coverage Register/Marginal register.	100%
17.	checking of Tour Diary /TP.	1 month of each E.O.
18.	checking of coverage files including provisional coverage.	10% of the coverage effected in month.
19.	to examine the position of Defaulters and follow up action for realisation of dues.	25% of establishments having default more than Rs.25000/- 10% of Establishments having default less than Rs.25000/-
20.	To verify the receipt and disposal of PA with particular reference to acceptance of securities.	100%
21.	Non grant of exemption to establishments under relaxation to examine the reasons for delay & justification thereof.	100%
22.	To examine purchases at stores.	Individual items above Rs. 2,000/- below Rs 2000/- 10%
23.	Review of all Cash Books maintenance proper reconciliation loss to fund due to delay in transfer by Bank etc.	100% of one month.
24.	To examine delays in issue of cheques	In respect of cheques issued in 2 selected months.
25.	Automatic payment of Pension to pensioner	100%

Note:- The percentage laid down should be observed in respect of each section.

#### INSPECTION

#### **OFFICE INSPECTION:**

- 14.4.1 Office inspection is an important tool of the organisation to ensure that the prescribed system and procedure are complied with in the manner required so as to take remedial measures wherever the deficiencies are noted.
- 14.4.2. The inspection of all Sections in the Central Office, Regional /Sub-Regional offices, Sub-Account offices, P.F. Inspectorates, Training and Vigilance Wing are required to be made in a systematic manner. The inspections should be carried out in such manner as would throw light on the following points too:
- (a) Whether the prescribed procedures and instructions are understood properly and followed intelligently.
- (b) Whether they are intrinsically sound and useful and improvements are called for.
- (c) The state of affairs in each unit and the improvements that are necessary or desirable.
- 14.4.3. For the purpose of inspection the financial year should be followed. The Inspection Proforma prescribed in this chapter should be adopted by the Inspection Officers. The inspection will be conducted as under:-

Central Provident Fund Commissioner

er

Financial Advisor & Chief Accounts Officer Additional Central Provident Fund Commoissioner

Regionl Provident Fund Commissioner incharge of the Region Central office/ Regional /Sub-Regional Offices /NATRSS/ Zonal Training Institutes

Regional offices (Finance & Accounts)
Zonal Addl. CPFC to inspect Regional/
Sub-Regional offices in the Zone, other
than Zone to which he is attached.
Regional/Sub-Regional offices,
Inspectorates

14.4.4. There should an internal inspection at least once in a year. For this purpose the

Assistant Provident Fund Commissioner are assigned the task by the respective Regional Provident Fund Commissioner in charge of the Region/Sub-Regional office. The Inspection Proforma for the this purpose should be followed.

14.4.5. The Inspection Report in the prescribed form should be forwarded to the Central Office /Regional /Sub-Regional Office and the Branch officer concerned will take suitable steps for removal of defects that are brought to light. At the time of subsequent Inspection, Officer should see whether the defects pointed out were rectified. The Regional Provident Fund Commissioner in charge of the Region should render to the Central Office, by 10th October and 16th April each year a Half yearly Return showing the number of inspections carried out during the half year periods viz. 1st April to 30th September and

1st Ocotber to 31st March. Before the commencement of the year, the Regional Provident Fund Commissioner in charge of the Region and other principal officers in Central office is to draw their Inspection Calendar and intimate the same to all concerned. Similarly the Cental Office/ Regonal Office should draw the calendar of inspection on various Sections with the name of the Inspectiong officer and circulate well in advance.

14.4.6. The Inspection Questionaire to be followered by the Inspection officer is as in the Annexure III & IV.

#### **REVIEW MEETING:**

14.4.7. In addition to periodical inspections, the Head of office in the Central Office/Regional Office /Sub- Regional Office should conduct a Review Meeting to review the progress & performance of various Branches under his charge viz. Accounts, Enforcement, Administration, Public Grievance, Vigilance, Revcovery, Audit, Pension, Stores, Purchase etc., Cash, Hindi, Legal, Inspectorate, EDP, Co-ordination, Statistical Cell, etc. in an office.

#### **O & M MEETING:**

14.4.8. In the Monthly O &M Meeting, the various issues that require uniform action by the Regional/Sub-Regional Offices and to sort out the practical difficulties, if any, in the accounting procedure and also the implications on the amendments to the Act/Scheme and procedural changes, if any, received from Central office should be discussed to give effect to such changes. The performance of the Regional /Sub-Regional offices in all fields will also be discussed for improvement.

## Points to be incorporated in the narrative report of inspection of Regional Office/Sub-Regional Office.

N. B. Please check up if this is the first inspection or a subsequent inspection. If this is a subsequent inspection please check up and write a chapter on the compliance made in respect of the observations of the earlier inspection report and highlight some of the very important observation of previous reports which have not been complied with

## I. ADMINISTRATION

## 1. Building:-

- (i) Is the office located in a rented building? Is there any proposal for acquisition of land construction etc. either for office or for staff quarter? Give details
- (ii) If the office located in a departmental building whether any accommodation is let out and if so is rent realised and credited to Administration Account? Prospect of setting up a Sub-Post office in the building.
- (iii) Are there staff quarters? which is the agency in charge of maintenance? Please visit the staff quarters and assess the quality of maintenance from the officer and the enquiry office.
- 2. Do fire fighting arrangements exist in the office? If so, are these adequate? Are the fire extinguishers checked regularly to ensure that they are in good condition? Has the staff been trained in the use of fire fighting appliances?
- 3. O&M:-
- (i) Is there Record Room?
- (ii) Are the old records being weeded out periodically and disposed off?
- (iii) Are the records being sent to the Records
  Section as required by the manual procedure?

- (iv) Is documentation process as described for recording receipt destruction & storage of old records are being followed?
- 4 (a) Is there any office Library ?How is it generally utilised by the staff members ? Are latest amended books connected with social security available ?
  - (b) Has the Annual stock verification of books been conducted and if so whether follow up action where ever necessary has been taken. If stock Register & documents as prescribed are written & balanced.
- 5. Whether annual verification of stocks is undertaken and if so, whether follow up action wherever necessary has been taken. Is the establishment register up to date? When was the last review done? Please note the Central office sanction memo. No & date.
- Sub -Regional office :- How many are 6. there? When opened? What are the districts covered, the member of estts. number of subscribers etc.? Whether Enforcement work has been transferred to Sub-Regional office which have Regional Provident Fund Commissioner (Gr.II)? Whether adequate staff have been sanctioned to Sub-Regional offices. Please see the last establishment review file & note the date of issue of the staff sanction. If there is over all shortage whether that is equitably distributed among Regional office and Sub-Regional office. If there are vacancies, what steps have been taken to fill up these vacancies.
- 7. (a) Whether seniority lists in various cadres have been kept upto date & duly circulated? If not, reasons thereof may be indicated and incorporate advice regarding further action.
  - (b) Whether staff due for confirmation have been confirmed? The date of last confirmation by D.P.C? Was confirmation roster correctly operated?
  - (c) Have D.P.C. meetings held for all the grades? check up the position and indicate. Are there any adhoc promotions? If so

- ascertain the reason for this? What action is being taken to hold the D.P.C?
- 8. Is any officer in the executive line in the same station for more than five years. Whether subject allotted to Ministerial staff are changed after 3 years?
- 8 (a) Examine compliance in central office circular: Pers I/Mise/97 dt. 23/9/97
- 9 (a) Whether staff sanctioned for a particular activity is on that job or diverted e.g. whether staff sanctioned for Accounts work or legal work or statistical work or Hindi work are doing that work or some other work.
  - (b) Whether the AAOs sanctioned are actually in position. If not the reasons thereof may be indicated. Diversion of A.A.Os from their sanctioned strength if any be mentioned in the inspection report together with the reason for such diversion given by the R.P.F.C. /Officer-in -charge.
- 10. (a) Whether any case of Pension/Faimly Pension in respect of Office Staff (or legal heir) is pending. Give details.
  - (b) Whether the staff has been issued annual statement of Provident Fund upto date. Please indicate the year upto which these have been issued. In case of any delay the reason thereof.
- 11. No. of officials in each cadre who need induction or refresher course training and action taken in this regard may be indicated.
- 12. Whether disciplinary proceedings pending against the employees are being finalised without undue delay. Reasons for delay in concluding disciplinary cases may be indicated with the particulars of case pending.
- 13. Whether individual T.A./D.A claims and House Building Advance cases are finalised without undue delay. Please carry out random check of 10 % cases already settled. Please see if the cases are dealt with

- expeditiously. If not reasons thereof may be indicated.
- Whether Recreation clubs, sports activity, water coolers and canteen facility have been Provided to the staff.
- Whether Roster of reservation has been maintained upto date? Is there any back log in recruitment of SC/ST candidates? What efforts are being made to fill up the vacancies please examine form 6 (a) requisition sent to Employment exchange to see if this include break up of Vacancies, into other categories, SC & ST categories.
- Whether an office order exists containing the distribution of work amongst the AAO groups etc.
- 17 Is office inspection as required in the Manual Carried out? When was the last inspection carried out?
- (a) Whether the office has been notified u/r.10.(4) of the Rajbhasha Rules, 1976.
  - (b) Whether orders have been issued u/r. 8(4) of the Rajbhasha Rules for some sections /groups or some subject /work that may be done in Hindi only in Hindi speaking regions i.e. in 'A' and 'B' regions.
  - (c) Whether the meetings of the Official Language Implementation Committee are being held regularly. Give the No. and date of the last meeting held.
  - (d) Whether the Hindi officer (Regional) has visited the S.R.Os/Inspectorates in the region.
  - (e) Whether stenographers and Typists have been given training in Hindi Stenography or Hindi typing as the case may be. No. of such staff who still require training.
  - (f) Whether check points have been laid down and followed for progressive use of Hindi.

- (g) Whether all officers and staff have working knowledge of Hindi, If not the No. of such officers and staff and action taken in this behalf.
- (h) Whether Hindi registers are being maintained.
- (i) Whether facility of library, Hindi typewriters, bilingual forms and Rubber stamps, Hindi books etc. are available in the proportion laid down by the Official Language Department.
- (j) Whether incentive programme are being conducted.
- (k) Whether the last quarterly /half yearly return has been sent. If so, the date on which sent.
- (1) Any other point.
- 19. Whether expenditure is being incurred within the sanctioned budget limits? Is there any excess expenditure? Has the re-appropriation of the funds been sought in time?
- 20. (a) Whether Staff Grievances Machinery has been set up in accordance with the guidelines issued by the Ministry/C.P.F.C. If so, their effective functioning may be indicated.
  - (b) Whether the relations between the Administration and staff Union are satisfactory. State if there are any special case for discontent among the staff. Are periodical meetings held between the RC/S.R.O. in -charge with the staff union.
  - (c) Whether Public Relation officer/the Public Relations Machinery has been functioning effectively. Whether the Complaints both oral and written are registered and action taken indicated in the relevant records and replies furnished to the

complaints in time through the PGHS Software.

## II. ENFORCEMENT

- Whether Register of Covered establishment is being maintained in the Enforcement Section containing full details/Estt. Master in EDP.
- 2. Whether separate Registers are being maintained in respect of establishments exempted from the E.P.F Scheme, 1952, F.P.F. Scheme 1971 and E.D.L.I Scheme, 1976.
  - (A) Total No. of Estts Exempted:
  - (i) under section 17(1)(a)/17(1)(b)
  - (b) Para Relaxed 27/27 A under Para of the 79 of the Scheme Scheme
  - (ii) No. of estts. having Common Provident Fund and no. of participating units.
  - (iii) No. of applications pending for grant of exemption with reasons for pendency.
  - (B) (1) Details of cases of grant of exemption u/s. 17 (1)(c) of the Act received, disposed off and total no. of cases pending in the office with the periodicity of pendency.
  - (2) Details of cases of grant of exemption u/s 17(2A/2B) of the Act received/disposed and pending in the office with the periodicity of pendency. Result of Review.
- 3 (i) Details of the cases of extension of exemption u/s 17(2A/2B) of the Act pending and No. of cases recommended to central office where notifications are yet to be issued. Whether any register is being maintained to take timely action.
  - (ii) Compliance position of the establishment exempted u/s. 17 (2A/2B) of the Act.

- 3(A) Whether Register to watch the receipt of inspection charges is being maintained and scrutinised as required.
- 4. Position about arrears of Provident Fund dues. What is the analysis of the arrears and action taken to recover the arrears i.e. issue of Recovery Certificates. Prosecution u/s/14 of the Act, complaints u/s 406/409 I.P.C., follow-up action taken on the F.I.R.s filed u/s 406/409 I.P.C.
- 5(A) Whether section 7-A proceedings are being finalised within the Prescribed time limit i.e. 3 months. Checkup at least 20 files at random. Give comments on Pendency, disposal etc.
- (B) Details of legal proceedings against the organisation, Writ Petition, Civil suits, appeals to the Tribunal under section 7(I) of the Act. Recent cases of adverse judgement/orders of the Tribunal passed under section 7 (I) of the Act and state whether the adverse judgement orders could be attributed due to office fault and technical/procedural deficiencies.
- 6. Whether section 14-B proceedings are being finalised expeditiously. Check up 20 files. Give comments on pendency, disposal etc.
- What is the number of provisionally covered establishments and what action is being taken to finalise these cases. Check up and indicate.
  - i) the number of cases pending for less than one year;

- ii) the number of cases pending for more than one year but less than three years;
- iii) the number of cases pending for more than 3 years.
- 8. What is the number of establishment covered on Voluntary basis and in respect of which notifications u/s.1(4) are still to be issued. Check up the number of cases which have been referred to the Central Provident Fund Commissioner for getting the notifications issued.
- 9. (a) What is the number of relaxed establishments? Of these, indicate the number of establishments which are under order of relaxation:-
  - (i) for less than 1 year;
  - (ii) for more than 1 year but less than 3 years;
  - (iii) for more than 3 years.
  - (b) What action has been taken by the office to finalise these cases in accordance with the instructions of the Central Provident Fund Commissioner.
- 10. Whether the observance of the exempted establishment month has been carried out and the results compiled. Please comment on the result achieved.
- 11. Whether the Assistant Provident fund Commissioner or Regional Provident Fund Commissioner has carried out inspections of exempted establishments during the last 6 month and result there of. Any violation observed, transfer of fund, settlement of accounts and declaration of interest.
- 12. Whether there is any violation of the statutory provisions by the public sector establishments. Write one or two paragraphs.

- 13. Whether Provident Fund Inspectors/ Enforcement officers are sending their tour Programme in time for approval and are also submitting Tour Diaries.
- 14. When was the last meeting of the Inspectors held? Any important point that came up at the meeting regarding scrutiny of Inspection report which needs follow up.
- 15. Whether Infant and Marginal Establishments Registers are maintained properly and posted upto date? whether these category of establishments are inspected periodically for timely coverage?
- 16. Details of de-coverage and appropriate action taken in the matter with details.
- 17. Whether there is any case decided under section 14 (c) of the Act? If so, whether timely action has been taken to file complaint under section 14 (c) (2) of the Act?
- 18. Details of cases where action under section 420 of the I.P.C. has been taken to file the complaints against the employer for cheating the Organisation by presenting phoney cheques towards the clearance of Provident Fund dues.
- 19. Details of establishments which were permitted to clear the Provident Fund dues in instalments and their compliance position.
- Are prosecutions filed against the employer withdrawn by the Regional Provident Fund Commissioner, if so, full details of the cases may by furnished.
- 21. Check up at random 10 enforcement files and verify whether all necessary legal actions have been initiated against the management for default or whether legal action has been initiated in case of minor and trivial defaults which could be rectified by persuasion or by issue of legal threats only.

 Whether all important court judgements relating to E.P.F & M.P. Act and Schemes framed there under are studied and record made.

## III. ACCOUNTS

- 1. Whether information about coverage of an establishment is being recorded in the Accounts sections & EDP.
- What is the number of subscribers and the number of accounts? In case, there is a wide gap between these figures, has the Regional-Office tried to check up the position thoroughly.
- 3. (a) Number of establishments and Subscribers covered (give data of coverage in respect of exempted and unexempted establishments and subscribers separately).
  - b) Number of covered establishments out of those mentioned under Para 2 (a) lying closed with number of members on the rolls of these establishments.
  - c) Number of accounts in respect of subscribers in un-exempted establishments.
  - d) Difference in figures between the number of subscribers in unexempted establishments and the number of accounts in respect of unexempted establishments, Analyse factors responsible for the difference alongwith break up of figures for each factor.
- 4. Sample analysis of claims in different categories i.e. Provident Fund/Pension/E.D.L.I. Claims. Are the claims being settled.?
- 5. Check up at random atleast 20 claims from each of the category i.e P.F./ Pension & EDLI and fund out how much time is taken by the receipt section to send the claims to the respective accounts section.
- 6. Whether Claims register are being maintained and are being completed.

- 7. Whether in the case of death all the 3 cases are being settled simultaneously. Analysis of claims settled. (10 cases)
- 8. Whether PS/EDLI claims are being paid even though there is default on the part of the employer.
- 9. Whether claims are returned at S.S/A.A.O. or A.P.F.C. level and on flimsy grounds.
- 10. Whether S.R.F. is being utilised for paying the workers' share of Provident Fund even if the employer has defaulted.
- a) Whether the out-put in the matter of issue of annual statements of accounts is satisfactory. Analyse the productivity with reference to the out put of the last 6 months.
  - b) Whether registers of the Manual of Accounting Procedure for watching progress on issue of Annual Statement of Accounts are being regularly and properly maintained.
  - c) Whether issuance and Pendencies of accounts slips as per these registers tally with the figures furnished to the Central office in MIS Returns.
- 12. Whether D.C.B. Registers are being maintained and posted upto date. How is it maintained in the section?
- 13. Whether Interest Sunpense Accounts Registers are being maintained and posted. Check up the correctness of information atleast for one month.
- 14. Whether the work of issuing Pension Payments orders is being done in accordance with the instructions and other work relating to pension being kept up to date.
- 15. Whether the nomination in form 2 (Revised) is being used and the nomination forms are maintained by dealing clerk as prescribed in the central office circular letter No IWSU -7(6) 90 /NOM dated 3.7.90.

- 16. Whether there is any fraudulent withdrawals and if so the steps taken to realise the amount involved and action taken against all concerned. Details of overpayment cases and action taken to recover the amount may be furnished.
- 17. Whether payment scrolls are sent to cash section in locked boxes directly from the Assistant Account Officer/APFC concerned. Whether ledger cards are machine numbered and duly initialled by the Dealing Assistant and S.S.
- Whether all the prescribed Registers are maintained properly and posted upto date? Whether they have been periodically checked by the officer-in-charge of the Section.
- Whether Defaulters List are prepared with reference to D.C.B. Registers/Register for watching Returns and sent to Enforcement Branch every month? Whether Damages statement with reference to D.C.B. Register/Schedule of Recreipt is sent to P.D. CELL every month?
- Whether a copy of letter forwarding Form-23 is endorsed to the workers Union? Are complaints received from the members/subscribers /union are dealt with properly?
- 21(I) Whether annual statement of accounts are being prepared on computer and if so, information on the following points may be furnished.
  - a) Whether all the accounts maintained in the Region have been incorporated in the master file of the P.F Subscribers maintained in the computer.
  - b) Whether the out-put reports of Form 24 are approved as per the provisions of Mannual of Accounting Procedure.
  - c) Whether special pay is being paid to the E.D.P. operators and check staff posted in

- the EDP Cell after observing the instructions issued in this regard.
- (II) Details of the items of work being done on computer to be ascertained. It may be discussed with the R.C. Whether some more work can be executed on computer.
- (III) Whether monthly classified summary of receipt and payments accounts have been submitted to Central Office up-to-date, if not, the month upto which these have been sent.
- (IV) Whether all the audit objections pointed out by the A.G. and the Internal Audit Party have been rectified. If not, year-wise audit reports and audit objection still pending to be indicated. The reason of non-settlement should be recorded.
- (V) Whether all S.S are maintaining a statement indicating position regarding pendency in the issue of annual statements of accounts in their section as required in C.P.F.C's circular No. IWSU -20 (5) /89 dated 9.5. 1989.
- (VI) Whether the advance cases are properly entered in the withdrawal register and ledger cards are attested by a AAO/ APFC.
- Whether specimen signatures of the employers or their authorised representative are kept in a card and made use of while settling claims as prescribed in the Central office circular No. IWSU-12(14)/89, dated 22.3.90.
- Whether the accounts groups are following the revised instructions as prescribed in the Central Office Cicrular No. IWSU-33 (1)/91 dated 8/10.5.91 are followed while settling claims.

# IV - CASH SECTION

1. Whether the transfer of funds from one Account to the other relevant Account is being effected by the Bank authorities in accordance with

- instructions. (Check up the position during the last 4-6 months)
- 2. Whether Cheques/money orders are issued within a reasonable time after the claims have been authorised.
- 3. Whether the receipt of money orders is being watched in the Cash Section and the complaint are filed with the Post Master in the case of non-receipt of acknowledgements.
- 4. Whether the Balance Sheet was compiled and sent to Central office in time? Steps taken to clear the un-classified suspense shown in the last audited Balance sheet.
- 5. Whether the discrepancies in the Bank Statement are taken up with the State Bank of India? Whether prescribed procedure is followed for cancelling the cheques issued to the P.F. subscribers.
- 6. Month upto which Cash Books have been posted. If the work is in arrears. The reasons therefore and the steps taken to clear the arrears.

# **PENSION DISBURSEMENT**

- 1. Whether the data supplied to EDP for the generation of Pension Payment Order/ Scheme Certificate agrees with the source documents.
- 2. Whether the amount of Pension due (to be paid to the Bank) and service charges is correctly assessed and paid.
- 3. Whether the account kept in the designated Bank is reconciled every month & excess deposit adjusted.
- 4. Whether the Pension is stopped on due date.
- 5. Whether the vouchers from the Bank are received and verified.
- 6. Pensioner's Master file in the Computer is upto date.
- 7. Pension payment orders are released within a month of the receipt of application.

- 8. Whether the applications are properly scrutinised and authorised. No Claim is rejected/returned on flimsy grounds.
- 9. Pension statistical data are kept accurate and upto date.
- Whether the Member Master (i.e. data base) is created for all the Pension members.

# E.D.P.;

- 1. Whether the incoming Input records & EDP generated out put records are kept recorded on daily basis.
- 2. The details of software loaded in the Computer, the number of software not used, with reasons thereof the details of "out put Report" generated in respect of each software every month.
- 3. Whether the EDP is in possession of requisite input records to meet their work load for each shift and is there any idle man hours in EDP with reasons thereof.
- 4. The norms fixed for the Data Entry Operators are achieved or not.
- 5. Time taken for generation of output Report & reasons for the delay, if any.
- 6. Whether the job profile of the Data Entry Operators, EDP Supervisors, Assistant Director (EDP)/EDP Managers provided in the EDP Centre Manual is followed.
- 7. Whether the EDP maintains the user operation Manual and follows properly.

## V- GENERAL

- Whether a calendar of MIS returns required to be submitted to the Central Office is being maintained.
- 2. Whether steps are taken for timely collection of MIS data from Sections/Sub-Regional Office for forwarding to Central office by the 20th of the following month in case of the monthly returns and within 45 days from the close of the quarter in Case of quarterly returns.
- Whether checkshare exercised at higher/Supervisory level to ensure the correctness of Data furnished in MIS returns before submitted to Central Office.
- Whether Registers etc. being got printed/prepared in the revised proforma

prescribed in the Manual of Accounting Procedure.

- 5. Details of maintenance of A.E.C.D. accounts by Regional Office and their reconciliation as per records in the Regional office vis-a-vis the records in the Bank.
- 6. Any other point which the Inspecting Officer may like to mention.

# Proforma for use at the time of an administrative inspection to inspect the progress of Hindi

Documents issued under Sec.
 3(3) of official Language Act during the quarter.

Issued Issued Total

Bilingually in English only.

- (a) General Orders, Instructions, Circulars, Memorandum, Resolutions, Notifications, Rules.
- (b) Administrative and other representation:
- (c) others (Please clarify)
- (d) The basis of data so furnished.
- 2. Hindi correspondence.
- (a) Total number of letters received in Hindi:
- (b) Number of letters replied to in Hindi:
- (C) Number of letters replied to in English.
- (d) The basis of details furnished.
- 3. Position regarding Hindi posts in Subordinate offices:
- (a) Name of subordinate office
- (b) Designation No. of Posts Vacant Action taken for Sanctioned/ Vacant since when filling the vacant post.

4. (a)	Position regarding the OLIC, meetings in (Position of four meeting held previously) Regional office 1. 2. 3. 4.		l offices
(b)	Reasons for not holding the meeting regu	ularly?	
5.	Purchase of Devnagri Typwriters in subor	dinate offices.	
6.	S.R.O Total No.of T/Wrs. Puchased d Roman Hindi per Roman Hind centage of Hindi T/Wrs.	uring the qrs. di percentage of Hindi T/Wrs	Target as Per annual Programme.
<b>.</b> 7.	Details of inspection of subordinate SROs the year:- (Please clarify whether the inspection of I the inspections?)	•	
8.	Total No. of Inspection /Tours Conducted during the year.	No. of Inspectinspect, the Hinspection	tion made indi Progress out of these
9.	Position regarding Hindi training in subor S.R.O. Yet to be trained Employees/ officers	dinate offices. undertaking Employees/ o	fficers.
10. (a)	No of age of go	yping /Stenograp o of trainees und ing in Hindi type riting training	er New typist trained
(b)			training New Stenos sent trained during the quarter. Total Trained.
11.	proficiency in Hindi.	etted	non-Gazatted Non-Gazatted
•	14/45	, ·	

Made for training for those Emp/Officer Emp /officer Emp /officer who have not working knowledge in Hindi and no of Officers /Employees under going training at present:-

12 Details of workshops No.of workshops officers Employees

(a) No. of workshop organised during the year prior to this or and No. of trainees.

- (b) No. of workshop organised during this Qrs and the No. of trainees.
- 13. Details of officers/employees Trained in Hindi work shops. Those who who are trained in Hindi Hindi
- 14 Training (Stenography/Typing)
  - (a) Total No. of Typists & Stenos.
  - (b) No. of Hindi knowing stenography /typing out of those
  - (c) No .of employees from whom the work of Hindi Stenography/typing if taken
  - (d) Those who are required to be trained in Stenography/typing.
  - (e) Those who are under training.
- 15. Details of electronic equipments/facilities Roman Hindi Bilingual
  - (a) Total Typewriters.
  - (b) Total electric/electronic typewriters.
  - (c) others
- 16, Position in in Hindi In English In bilingual Reasons for being only in English.
  total bilingual.
  - (a) Rubber stamps
  - (b) Name plates.
  - (c) Sign Boards.
  - (d) General orders.

during last three months

- 17 Letter -Heads, Forms etc.
  - (a) Are there all forms available in bilingual form in your office for use by public Trilingually in non-Hindi speaking regions i.e. Regl. Language, Hindi & English (if not, Why? please furnish data also)
  - (b) Total No. In Hindi In Eng Regl. Language, If of forms/registers

Reasons for being only in English or Regl. Language

Hindi & English

- 18. Purchase of Hindi books /News Papers/Magazines
  - (a) Total amount spent on the English Hindi above said items.
  - (b) If the amount spent on Hindi is not more than 25% please clarify the reasons thereof.
- 19. (a) If the annual Noting /drafting competitions are held in your office?
  - (b) No. of prize winners during last year.

## **SPECIAL INSPECTION QUESTIONNAIRE FOR ACCOUNTS GROUP:**

- 1. NAME OF INSPECTING OFFICER (IN CAPITAL & DESIGNATION)
- 2. YEAR OF RECORDS INSPECTED
- 3. DATE OF INSPECTION

# 1. MAINTENANCE OF REGISTERS

- (i) Whether all the registers prescribed in volum II of the Manual are being maintained properly and submitted to the officers periodically?
- (ii) Whether the registers are upto date?

# 2. SCRUTINY OF RETURNS

Whether the initial, monthly and annual returns are being scrutinised soon after receipt in accordance with the provision of Mannual of Accouting Procedure?

# 3. ANNUAL STATEMENT OF ACCOUNTS

- (i) Whether the work relating to the issue of Annual statement of accounts is upto date
- (ii) If not what special steps have been taken to bring the work up to date

## 4. WITHDRAWALS AND ADVANCES .

Whether the applications for advances/withdrawals are processed in time and paid as per the instructions in this Manual

# 5. FINAL SETTLEMENT OF ACCOUNTS

- (i) Whether the procedure prescribed for the receipt and disposal of claims is correctly followed?
- (ii) Whether the claims are being settled promptly. What is the percentage of claims settled within 30 days of receipt?

# 6. AUDIT

- (i) Whether pre-audit of pay bills and other claims is being done regularly and systematically on the basis of the sanctioned budget estimates?
- (ii) Whether the bills are entered in a register with a separate set of serial nos. for each financial year.

- (iii) Whether objections raised by the Audit party in their annual Inspection Report are systematically pursued till they are settled and whether replies to the objections are properly drafted and submitted to the CPFC within one month of receipt of the report from the 'Accountant General'
- (iv) Whether the budget Control register(appropriately) is maintained.

## 7. GUARD FILE

Whether a guard file containing all the orders received form higher authorities from time to time is maintained systematically with an Index of subjects at the beginning by all Accounts officers and Head Clerks?

- 8. Whether the defaulters list is prepared correctly and promptly?
- 9. Whether the list of belated remittances is generated in the Computer every month and sent to P.D. Cell in .the A/c seat
- 10. Position regarding the audit and acceptance of PA statement Examine the reasons for the delay if any?
- Pick up 10 major establishments and review the following:-
- (i) Whether the Form 9 (Revised), 5& 10 are audited, accepted and entered in the Register promptly?
- (ii) Whether the Ledger cards are opened immediately. Whether ledger card No. is linked in F/9 (Revised). Whether the F/9 (Revised) & ledger card are attested by S.S.
- (iii) Whether F/2 (EPF/FPF) are received & accepted. Whether the particulars in Form 10 are linked in F/9 (Revised) and ledger card?
- (iv) Whether the last A/c No.in F/24 agrees with the one indicated in Form 9 (Revised)
- (v) Whether the transfer to UCD has been officiated promptly?
- (vi) Whether the withdrawal register is verified with reference to the Schedule of Payment (i.e. Duplicate copy of the paid DP sheet /Payment scroll received from cash section)

# Pick up few cases of Final settlement of claims and check up with Reference to claims Register form 9 (R) LC/W.D Register, Schedule of payment/Computer generater statements:-

- (vii) Whether the claims are settled promptly?
- (viii) What is the duration between the date of receipt and actual payment (i.e. issue of MO/Cheque by cash section) whether the position reflected in the report is correct?.
- (ix) Whether any undue delay ? If so find out the reasons?
- (x) Whether the duplicate copy of the paid/ payment scroll is properly prescribed and linked with the withdrawal register /Ledger card.
- (xi) Whether the payment endorsement is made in the Form 9(R), 24, 2 & in each ledger card & claims?
- (xii) Whether the particulars of part payment, forfeiture, SRF,DRF, Interest have been properly recorded in the respective registers?
- (xiii) Whether the payment scrolls/Vouchers are sent to cash section in locked boxes directly from the Accounts Officer concerned?
- (xiv) Whether the pension benefits DLI benefits are paid simultaneously. Whether application alongwith the PF dues? if not whether the finalisation of payment is watched through part payment register. Whether the claims are returned on flimsy grounds check up.
- (xv) Whether the withdrawal, advances, Transfer are recorded in the respective register?

## Pick up few transfer cases (Transfer in/out)

- (xv)(a) Whether receipts & disposal of transfer cases are recorded in the prescribed registers?
- (xvi) What is the time lag between the date of receipt & disposal?
- (xvii) In cases of Inter regional transfer, list out few cases of transfer of amount received from other regions from the cash book (A/c No. 1) and ensure that the transfer amount credited in the concerned ledger A/c of the member.
- (xviii) Whether the transfer intimation is sent to the member concerned?
- (xix) Whether the transfer from Regional to SRO or vice-versa is affected through cash transfer and Annexure 'K' (Revised)
- (xx) Whether information of transfer is sent to EDP at the time of transfer itself in the prescribed form to link in the Employees Master.

- Pick up few cases of advances granted and ensure the following.
- (xx)(a) Whether the Software IPPS is present operation.
- (xx)(aa) Payment of LIC premium: whether automatic payment register is maintained and payments are made promptly?
- (xxi) Whether assignment/Reassignment of policy is done promptly?
- (xxii) Whether matured Insurance amount is credited to members account promptly (check up the same from Cash Book):
- (xxiii) Whether the payment of advance is made promptly, if not, what is the period of delay?
- (xxiv) Whether the advance cases are properly entered in withdrawal register and ledger card and are attested by Accounts Officer?
- (xxv) Wherther the pension claims in from 10 A are received in a Central section for watching their disposal.
- (xxvi) Whether reimbursement towards FamilyPension to the P&T and the payment of commission are made promptly after reconciliation of schedules?
- (xxvii) Whether the F/29 (consolidated Balance compilation statement of subscribers annual statement of accounts) is reconciled, indicate the progress made by the reconciliation cell.
- (xxviii) Whether the committee to review the over payments is meeting at periodic intervals:

SIGNATURE OF THE INSPECTING OFFICER.

#### 14.5. TRAINING:

- 14.5.1 The Organisation identified Training of personnel as a major component in the over all strategy for delivering cost effective and efficient service to the subscribers.
- The imparting of training to the Lower Division Clerks immediately after their appointment and refresher course for Upper Division Clerks, Section Supervisors, Enforcement Officers/ Assistant Accounts Officers was started in the year, 1980, wherein the Training officer in each Zone was conducting the training in the Regional/ Sub-Regional Offices. In the year 1990-91, the Organisation has set up a National Academy for Training & Research in Social Security at Delhi with supporting Zonal Institutes at Chennai, Calcutta, Ahmedabad, & Faridabad. These training establishments seek to identify the training need at a different level keeping in tune with the objective of the Organisation. The Academy, as an apex training institution will design and mount training courses for upgrading technical skills of the personnel at the operational and managerial level. It will also organise research and analysis of social security problems. Through this Academy & Zonal Training Institutes, the organisation is training its manpower to support the computerised bound accounting system.
- 14.5.3. The institutional training should cover the personnel who are directly recruited to the cadre of Lower Division Clerk, Enforcement Officer/Assistant Accounts Officer, Assistant Provident Fund Commissioner etc. Through an induction course and on the job training the officials at various levels are to be given refresher courses, specialised courses on various functional / areas of operations, courses on personnel & financial management, professional courses on discipline & vigilance and orientation courses at regular intervals in the Institute. The trainees should be supplied with study materials prepared by the Academy. The Regional /Sub-Regional Office should ensure that the officials sponsored for the training are relieved to undergo the training as per the programme schedule of the Training Institute.
- 14,5.4. All the direct recruits should be given training well before completion of probation so as to take up their probationary examination.
- 14.5.5. The NATRSS should ensure releasing of their annual calendar of training at the apex level and at Zonal Training Institutes for effective imparting of training.

# 14.6. REVIEW OF OVER PAYMENTS AND FIXATION OF RESPONSIBILITY THEREOF

14.6.1. <u>Maintenance of incumbency Regiser</u>: The Regional/Sub-Regional Offices should maintain Incumbency Register in respect of the tasks being performed in the form appended as Annexure 'A'.

The inner cover page of the register should contain the following instructions for its proper maintenance by the Administration Section.

- (a) The register will be maintained to facilitate fixing of responsibility in cases involving overpayments and other irregularities calling for disciplinary/recovery action.
- (b) The register will be posted with reference to orders notifying transfer and sanctioning leave.
  - (c) The register will be kept under lock and key in Administration Section.

- (d) The register should be reviewed by the Officer-in-Charge of Administration Section by 5th of every month and once a quarter by the Regional Commissioner (F&A)/ Assistant Commissioner /Office -in-Charge of Sub-Regional Office.
- (e) The register should be inspected by the Internal Audit officer & its maintenance reported through the Audit Report.

# ANNEXURE A Incumbency Register

I. Sec/Gr.

II Task No.

III. Constituents of task (Code Nos./Nature of assigned work)

Sl. No	Name of Incumbent	 Date of assump- tion of charge	Authority of assump- tion of charge	of assump- tion of		Remarks
				Clerk	S.S/ A.C.	
		,				
<del> </del>		<u> </u>				

# **OVERPAYMENT REVIEW COMMITTEE**

- 14.6.2. With a view to have an effective and prompt watch over the regularisation of the overpayments a committee should be constituted. The committee should consist of the Regional Provident Fund Commissioner as Chairman and two member comprising of Regional Provident Fund Commissioner/Assistant Commissioner/RPFC(F&A) and APFC/RPFC in- charge of pre-audit as the case may be. The functions of the committee for review of over payments will be as under:-
- 14.6.3 (i) As and when any overpayment is noticed or brought to the notice, the committee will meet immediately and fix the responsibility among the offcers/officials who were responsible of making overpayments and the quantum of amounts recoverable from each of them. For this purpose the committee shall call for the relevant records and examine them thoroughly the circumstances leading to occurrence of overpayments.
- (ii) Apart form this the overpayments pointed out by Statutoury Audit and Internal Audit in their Reports, will also be reviewed by the committee on receipt of these reports and fix the responsibility among the officials/officers.
- (iii) All the cases of overpayments where responsibilities have not so far been fixed, are also required to be reviewed and necessary action is required to be taken immediately for fixing the responsibility.
- (iv) The committee will record its proceedings in a minutes book and the decision of the committee will be carried out by the Administration Section /Co-ordination Section by arranging suitable action for recovery of the amount either from the recipient /establishment or from the official/officers concerned.
- (v) The committee will ensure that the decisions taken in their earlier meetings are carried out and no recovery is deferred under any circumstances. A record of minutes for having conducted a review of the progress and action taken on the earlier decisions should be made in the minutes book.
- (vi) There should be at least two meetings in a calendar year preferably during the 1st week of January and July but the review committee can meet as and when the circumstances so warrant. As decided upon by the said committee the quantum of recovery to be effected from the official/officer held responsible will have to be made before the end of the financial year by making all out efforts.
- (vii) The committee will review every case of overpayment and bring to the notice all the members of the staff and officers the reasons leading to overpayments and suggest ways and means for their avoidance in future. A report of progress achieved during the year should be reported to the Central Office.

# 14.6.4. GUIDELINES FOR THE OVER PAYMENT REVIEW COMMITTEE.

While fixing the responsibility on Officers and staff, the over payment Review Committee may keep in mind, the following:-

- (1) The cause of over payment should be categorised as the one on account of arithmetical error/inaccuracies or the non improper applications of the Rules of the Scheme/Manual /Instructions/Directions.
- (2) The arithmetical accuracy should be the prime responsibility of the Dealing Assistant /Section Supervisor.
- (3) The period beyond the year for which Form-24 is compiled should be verified by the Dealing Assistant /Section Supervisor /Asistant Accounts Officer.
- (4) The proper application of Scheme provisions, Manual and executive directions should be prime responsibility of the Assistant Accounts Officer/Assistant Provident Fund Commissioner. However, the Section Supervisor and the Dealing Assistant can not absolve their responsibility for the non incorrect application of the Rules.

# CHAPTER 15 PUBLIC GRIEVANCES HANDLING SYSTEM (PGHS)

Sl. No.	CONTENTS	Para	Page No.
1.	P.G.H.S. in E.P.F Organisation	15.1	15/1
2	— Source of Grievances	15.3	15/1
3.	P.G.H.S. in R.O./S.R.O.	15.4	15/1
4.	P.G.H.S. software	15.5	15/2
5.A.	P.R.O. in R.O./S.R.O.	15.6	15/2
5.B	Facilitation Centre	15.7	15/3
6.	PGHS Weekly Report	15.8	15/4
7.	Register of Grievance	Ann. I	15/5
8.	Data on Grievance - Central Office	Ann.II	15/6
9.	Data on Grievance-RO/SRO	Ann. III	15/7
10.	Weekly Report	Ann.IV	15/8
11.	Monthly Report	Ann.V	15/9

# **CHAPTER-15**

# PUBLIC GRIEVANCES HANDLING SYSTEM

- 15.1 The basic objective of the Empoyees' Provident Fund Organisation is to Provide social security benefits and in order to fulfil this, a trouble free service should be rendered to the subscribers. In a vast organisation, there is scope for grievance/complaints which may emanate from section of the beneficiaries. This necessitates the setting up of a Public Grievances Handling Machinery to render Prompt service in response to all complaints.
- 15.2. It is needless to state that the functioning of the Regional /Sub-Regional Office should be so transparent that a complainant who has got right to seek information is responded instantly. For this purpose, a Grievances Handling Machinery should be set up in the Central office /Regional/Sub-Regional /Sub-Accounts Office/Inspectorates. The Public Grievances Handling Machinery should also include the hearing of grievance in person by the Central Provident Fund Commissioner/Regional Provident Fund Commissioner in-Charge of the Regional /Sub -Regional Office, Assistant Provident Fund Commissioner in-charge of Sub-Regional/Sub-Account Office. They should earmark a day & time and made themselves available without fail. A sign board displaying the availability of the above officers (with name) to hear the grievances in person should be kept in a prominent place in the public Relations Officer Room at the office entrance.

# 15.3. SOURCE OF GRIEVANCES

- a) Through Post /Fax.
- b) In person (visiting Central/Regional/Sub-Regional Office)
- c) Government
- d) Honourable Members of Parliament /Members of Legislative Assembly.
- e) Department of Cabinet Secretriate (PGC)
- f) Chairman members Central Boards of Trustees / Regional Committee
- g) Secretary- Labour.

All the above grievances should be acknowledged through a computer print out (Annexure II-III)one copy should be sent to the concerned office/officer/ Section (Regional/Sub-Regional office - Accounts or Enforcement Section ) to respond with in 15 days.

In the Central Office, the Regional Provident Fund Commissioner in-charge of PGHS should be the nodal officer to deal with the grievances. In the Regional/Sub-Regional office, the Regional Provident Fund Commissioner/Assistant Provident Fund Commissioner shall be the nodal officer.

- 15.4. In the Regional /Sub-Regional Office, a cell is to be created exclusively to deal with the grievances. The activities and duties of the Grievances Cell shall be as under:-
- 1. The cell shall maintain a permanent Register for recording the grievances (Annexure I).

- 2. To ensure smooth conduct of 'Grievances Day' being conducted by Regional Commissioner on all days, at a specified hours. For this purpose, the cell shall device a suitable proforma to collect the details of grievances and to obtain the requisite information from the Assistant Provident Fund Commissioner Concerned before the Complainant is allowed to meet the Regional Commissioner. A permanent Register shall be maintained for recording the grievances heard by the Regional Commissioner & its disposals and also for the complaints from the Government, Central Office, V.I.Ps (MPs & MLAs), Employers and Subscribers including Complaints appearing in the Press/Magazines.
- 3. All complaints should be acknowledged on the same day, on receipt, by the Assistant Accounts Officer in-charge of the Cell. The complaints should be taken up with the Assistant Provident Fund Commissioner concerned, so as to get a categorical and clear reply to enable the Cell to furnish the requisite information to the satisfaction of the complainant under the signature of the Assistant Provident Fund Commissioner.
- 4 The nature of complaint and its source should be categorised alongwith number of complaints in each Section. For this purpose, on every Monday, a Progress Report showing the complaints received during the preceding week and the details of disposals thereof should be furnished by the Assistant Provident Fund Commissioner in -charge of the Cell to the Regional Provident Fund Commissioner.
- 5. The cell will also make use of the EDP to utilise the Public Grievances Handling System for its efficient performance.
- 6. All the complaints relating to non-coverage /non-settlement of accounts, transfers, etc. should be transferred to the Grievance Cell at DAK stage including all complaints received by the officers by name.
- 15.5. The types of grievances and the classification to its source of grievance are coded in the PGHS software. A copy of the list of grievances should be sent to EDP Cell with a copy to the concerned Accounts Group. The receipt of reply from the Accounts Group should be watched and out put Report prepared from the EDP namely, source-wise Report, grievance nature-wise Report, Accounts Section of APFC-wise Report. For details of operation of PGHS software in the EDP, the operation Manual supplied by the Central Office should be referred to the Weekly Report/Monthly Report of Grievances should be sent to the Central Office promptly in in the prescribed format (Annexure -II of PGHS software).

# 15.6 **SET UP OF P.R.O. WING:**

In support of the Grievances Cell, the P.R.O. Wing of the Regional/Sub-Regional Office should also be equipped properly to receive the grievances and also to attend complaints. The Public Relations Officer should also render necessary guidance to the members/employers in completing the Forms. The P.R.O Wing should be manned by the officials who are young, energetic possessing thorough knowledge of working of the Act & Scheme and above all, the person should be patient enough to listen to the grievances of the members/employers. He should have pleasing manner and helpful attitude towards the visiting complainants. The complainants should be treated as a friend rather than an unwanted persons. Considering the importance of the P.R.O wing which will mar or boost the image of the Organisation. Persons who is not having the above specified qualities should not be posted. The visiting complainants should be given an acknowledgement on the spot through a print out taken through a computer terminal printer. In case, the reply could no be given immediately, a

reply should be sent immediately thereafter. Under no circumstances, the complainants should be sent to Section and their presence is not desirable in the vicinity of the Section and they should be asked to meet the Branch Officer viz. The Assistant Provident Fund Commissioner.

# 15.7. "FACILITATION CENTRE" IN THE REGIONAL OFFICE/SUB REGIONAL OFFICE

All the Regional Offices /Sub Regional Offices should set up a Facilitation Centre.

The basic idea behind setting up of the "Facilitation Centre" is to secure various services or get complaints promptly attended to, besides providing information on procedures and forms. These counters should be operated continuously during the day by trained officials with courteous approach with the capacity to converse in English and the local language.

The salient features of a "Facilitation Centre" are as below:

- Provide information regarding Schemes and procedures through brochures, booklets, reports, etc.
- Provide information regarding payment of Provident Fund /Pension cases /Status of complaints over phone.
- Provide information regarding status of claims/complaints through computerised print out.
- Forms which are to be utilised for various procedures are made available to members free of cost at the Facilitation Centre.
- Receive complaints, issue acknowledgement letters indicating the section dealing with the complaints
- Officer of the level of Assistant Provident Fund Commissioner /Assistant Accounts
   Officer is to man the Facilitation Centre with appropriate orientation capable of
   speaking English and local language for handling visitors and working knowledge of
   computer operation.
- Time limits for settlement of claims /petitions meeting hours of the Senior officers be notified through display boards.
- Easy accessibility by the visitors to the Faciliation Centre be ensured and publicity regarding the location and hours of access.
- Physical arrangements for sitting, drinking water, etc. for the waiting public especially the old and the handicapped.

# 15.8 GRIEVANCES MACHINERY - COMPILATION OF WEEKLY PROGRESS REPORT

On the close of every week, the weekly Report should be generated through computer indicating there in the nature of Grievance and the source of the grievance received, the number of grievances received, settled and outstanding with the oldest grievance date and the date of receipt of grievance. The format of Weekly Report is annexed. On every Friday the Statement must be perused by the Regional Commissioner -in- charge of the Regional/Sub-Regional Office on this subject about the disposal and pendency of such cases. A FAX message statement is to be sent to the Cental Provident Commissioner every Monday on columns as that of CAP Return on the Subject. A consolidated Progress Report indicating category-wise grievance should be prepared in the prescribed format (Annexure -V) and sent to Central office for review.

# **REGISTER OF GRIEVANCES**

•	SI. No.	Date of Receipt		Source of Grievance	Name & Add. of the complainant	Name of the Estt.	PF A/c No.	A/c Gr.	AAO/AC dealing with Griev.	Date of acknowledge- ment of the grievance by the office	Target date
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)

- Serial No. of the grievance will be of 7 digits of which first 2 digits will be of the year in which the grievance is received and the rest of the digits will be the serial number of the grievance, for example, say grievance is received in 1992 and the serial number of the grievance 102, then, serial number should be given as 9200102.
  - (ii) The target date has to be fixed by the Officer-in-charge of the Grievance Cell.

# CENTRAL OFFICE OFFICE ADDRESS

	FAX:
PHONE	
GRIEVANCE SERIAL NO	•
Name of Subscribet /Visitor	
PF Account Number (if any)	•
Father /Husband's Name	-
Address of Subscriber	
Name of the Establishment (if any)	· ·
DETAILS OF GRIEVANCE	
Nature of Grievance	
Date of Receipt of Grievance	
Name of the Office Concerned	
Date of Next Contact	
	Commissioner with the request to
	action taken report in the form given below and
return the same to the undersigned by	detical taken report in the rotting seven delevir and
	PUBLIC RELATIONS OFFICER
DISPOSAL /ACTION DETAILS:	
1. CASE SETTLED	
Date of Settement	<u>:</u> _
Amount Settled	•
Cheque No. & Date	:
2. CASE RETURNED	
Date of Return	
Letter No	•
Reason	*
3. CASE PENDING	
Reason for pending	:
Next date of contact	:
Date of earlier visits	•
No.	
	OFFICE
Returned after completing the action taken	OI FICE
1. Original to the use	
<ol> <li>Duplicate copy sent to the Regional Of</li> </ol>	fice SIGNATURE OF OFFICER IN CHARGE
2. Daphoace copy sont to the regional Of	WITH NAME

Annexure III

# EMPLOYEES' PROVIDENT FUND ORGANISATION (FOR USE OF GRIEVANCE REDRESS ONLY) Office of the Regional P.F. Commissioner

phone Fax					
GRII	EVANCE SERIAL NO.	`			
Name	of Subscriber/Visitor				
PF Ac	count Number, if any —	•			
Father	/ Husband's Name				
Addre	ss of Subcriber/Visitor				
Name	of the Establishment, if any				
DETA	ILS OF CLAIM/GRIEVANCE				
Natur	e of Claim /Grievance (Please )	PF PENSION EDLI ADVANCE TRANSFER OTHERS			
Recei	ot (Machine No.)	•			
Date o	of receipt of Claim /Grievance				
Accou	int Group				
DISPO	DSAL/ACTION DETAILS				
1. '	CASE SETTLED	·			
	Date of settlement				
	Amount settled				
	Cheque No. & Date				
	Name of the Bank /Branch				
	Savings Bank Account No.				
	Deaspatch letter No. & Date.				
2.	CASE RETURNED	•			
	Date of Return				
	Letter No.	·			
	Reason	,			
3	CASE PENDING				
	Reason for pending	• ,			
	Next date of contact	•			
	Date of earlier visits, if any	•			

- 1. Original to the Visitor.
- 2. Duplicate to Section Supervisor to be returned to Grievance Section.
- 3. Triplicate to be retained by the Grievance Cell for monitoring

(SIGNATURE OF PRO WITH NAME & DATE)

						ANNEXURE IN	
OFFICE		PERIOD					
BOX-2	DISPOSAL	OF COMPLA	AINTS /PETI	TIONS/GR	IEVANCE	ES	
Opening balance	Received during the week	Total (1+2)	Progressive	Disposal during the week	Pro- gressive	Pendency at the end of the week	
1	2	3	4	5	6-	7	
			1			• • • • • • • • • • • • • • • • • • • •	
oldest pending case	NAME OR SUBJECT: DATE OF						

SIGNATURE:

DATE:

Name of the	MONT	HLY PROGRESS REPO				PUBLIC GRIEV		Annexu
No. of grievances outstanding at the beginning of the month	categorisatio	ances received during the on pertaining to	No. of grievances disposed					
	(a)	(b)	(c)	(d)	(e)	(a)	(b)	(c)
	Procedural delay	Misbehavious or unsympathetic attitude of staff	Service matters	other	Total	In favour of complainant	In rejection	Total
(1)		(2)					(3)	

- ii) Delay in settlement of pension Claim (other than monthly pension)
- iii) Delay in settlement of Monthly Pension Claim
- iv) Delay in settlement of EDLI claim
  v) Delay in transfer of PF amount

- vi) Delay in sanction of advance (with purpose) vii) Delay in issue of Annual statements of accounts

	4		
L		 ·	 
١.			
- I'	Total		
- 1	i Otai		

No. of cases pending for less than 3 months	No. of cases pending for 3-6 month	No. of cases pending for 6-12 months	pending for more than a year	Total of 4,5,6, & 7
1				
ii .				
iii -				
iv	·			
v			, '	
vi '			:	
vii				

15/1

REGIONAL PROVIDENT FUND COMMISSIONER

# CHAPTER 16

# **SUGGESTION SCHEME**

SI. N	lo. CONTENTS	PARA	PAGE NO.	
1.	NEED FOR A SUGGESTION SCHEME	16.1	16/1	
2.	SUGGESTION SCHEME	16.2	16/1	,

# **CHAPTER 16**

# SUGGESTION SCHEME

# 16.1. **NEED FOR A SUGGESTION SCHEME:**

The existing dual system of accounting i.e. both manual and computer systems takes care of all requirements of a sound & efficient systems. However, in practical application, the officials who are actually engaged in various jobs may find in certain work areas that there is a further scope for simplification and rationalisation to achieve the objectives of the organisation in rendering better and speedy service to the subscribers. Keeping this in view, the organisation look forward to the officers and staff for suggesting useful, workable and advantageous methods and procedures of accounting. Accordingly a Suggestion Scheme has been introduced.

## 16.2 **SUGGESTION SCHEME**:

The detailed procedure to be followed in furnishing the suggestion and its examination are as provided in the following Suggestion Scheme:

# **SUGGESTION SCHEME**

# I. SCOPE OF THE SCHEME & DATE OF COMMENCEMENT:

The Scheme covers all the Regional Offices, Sub-Regional Offices and the Central Office of the Employees' Provident Fund Organisation. It is open to all the categories of staff, irrespective of their rank and status. The Scheme shall come into force from 1st April, 1965.

# II. SUGGESTION QUALIFYING FOR AWARDS:

- (1) Suggestions for improvement in Organisation of job methods and procedure, as from changes in policy may be eligible for awards. Sometimes, a lead may be given by the office itself by indicating subjects of points on which suggestions would be specially welcome. (This would be particularly suitable when new procedures are being planned of existing procedures reviewed. Suggestions could be also invited on specific aspects.)
- (2) Suggestion for maintenance of integrity in administration may also be considered eligible for awards since they can help in improving the tone and image of administration.

# III FORM OF AWARDS AND THEIR FINANCIAL LIMITS:

- (1) Awards may be by way of Cash Awards and Merit Certificates /letters of commendation.
- (2) Cash Awards:

- i) Whenever the improvements resulting from the suggestions are capable of being assessed in fairly precise monetary terms, the amount of the award for any single suggestion will not normally exceed 3% of annual savings or Rs.1,500/- whichever is less.
- ii) Even in cases where the results of the suggestions cannot be evaluated in precise monetary terms, but the suggestions in themselves are useful for adoption, suitable monetary awards may be given, the quantum of such awards being decided adhoc in each case depending on the importance of the suggestions but subject to the financial limits laid down in sub-para (iv) below.
- iii) The award may take the form of cash payment or advance increments with or without cumulative effect or National Savings Certificates etc. or gifts of useful articles such as Fountain Pens, Watches etc.
- iv) The financial limits for awards in respect of each suggestion and total for the Financial year will respectively be Rs.1,000/-, Rs.10,000/- for all the officers of the Employees' Provident Fund Organisation. Necessary Funds for this will be provided in the Budget of the Central Office.

# (3) MERIT CERTIFICATES /LETTERS OF COMMENDATION:

This may be awarded to authors of suggestions, considered useful and good for adoption, but in whose cases, the decision is not in favour of adhoc cash awards, as envisaged in para (2)above.

- (4) The event of grant of every award shall be mentioned with brief particulars in the Character Roll of the author for the year in which the suggestion is made.
- (5) Since "out of turn promotion" confers a permanent benefit and since such promotions can be given effect to only on the basis of consistently outstanding performance as against occasional flashes of brilliant work or ideas it can not appropriately be put down as one of the forms of award under this Scheme.

## IV PROCEDURE FOR SCREENING SUGGESTIONS:

A Screening Committee will be set up in the Central Office and each of the Regional Offices with the composition as indicated below for scrutinising the suggestions that may be received by them from the officers and staff:-

Central Office Screening Committee	Regional Office Screening Committee
CHAIRMAN Central Provident Fund Commissioner	CHAIRMAN Regional Provident Fund Commissioner-in- charge of the Region
MEMBERS	MEMBERS
i) F.A. & C.A.O.	R.P.F.C. (F&A)
ii) Addl. C.P.F.C. (Computer)	Asst. Director (EDP)
III) R.P.F.C (Adm.) (H.Qrs.)	R.P.F.C (ENF)

#### Note:

- (1) The Committee may co-opt one or two other Officers, if necessary.
- (2) The officers-in-charge of Sub-Regional Offices will forward the suggestions received from the staff / officers in the Sub-Regional Office to the Regional Provident Fund Commisioner alongwith his Comments.
- (3) The Administration Section in the offices concerned will provide secretarial assistance to the Committees.
- (4) The Committees may meet as often as necessary but at least once in six months.
- (5) Good suggestions considered worth adoption by the Screening Committee will be remitted by them to the Central Committee referred to in Part- V of the Scheme alongwith their recommendations.

## V CENTRAL COMMITTEE AND THE MAKING OF AWARDS:

(1) Central committee will be set up to consider grant of awards for suggestions received by it from the Screening Committees. The Committees will have the following composition:

#### **CHAIRMAN:**

Chairman, Central Board of Trustees.

## **MEMBERS:**

- (i) Secretary in the Ministry of Labour who may be dealing with the administration of the Employees Provident Fund Organisation.
- (ii) Central Provident Fund Commissioner.

#### **MEMBER SECRETARY:**

- (1) Additional Central Provident Fund Commissioner.
- (2) The Administration Section of the Central Office will render secretarial assistant to the Central Committee.

## (2) <u>SCRUTINY & ACCEPTANCE OF SUGGESTIONS FOR AWARDS:</u>

The Award will be made only for suggestions which are accepted for implementation after careful scrutiny and study. If there are no suggestions worthy of award, the provision made for the purpose in the budget need not be utilised. Suggestions which in the opinion of the Central Committee are prima facie good but would require to be tested for workability should first be tried out before a final decision regarding their fitness for award is taken.

# (3) **PUBLICITY FOR SUGGESTIONS:**

Due publicity should be given for the accepted suggestions. The name of the authors, their suggestions, improvements resulting therefrom indicating wherever feasible, the monetary savings and the quantum of the award made may be published in the EPF NEWS, Annual Report of the Organisation. Apart from giving publicity to the accepted suggestions, this arrangement will also provide a safe- guard against possible plagiarism.

- (4) Awards may be presented to the winners by the Minister/Chairman / Central Provident Fund Commissioner since this would add to the satisfaction of the author.
- (5) Authors of unaccepted suggestion should as far as possible be informed of the reasons for rejection, this could ensure that those of similar other suggestions are not accepted.

# CHAPTER - 17

# Para 17.1 Registers

S.No.	Name of the Register	Chapter No.	Page No.
1	Decistor of Fratanica/Wetablishment	2	17/1
1.	Register of Factories/Establishment	2	17/1
2.	Register of files	2 2	17/2
3.	D.C.B. Register (Revised)  Defalulters list	2	17/5
4.			
5.	Work Diary etc.	2	17/8
6	Reminder Register	2	17/12
7.	Register of withdrawals	4	17/13
8.	Cash Book (Cash)	7	17/14
9.	Subsidiary Cash Books	7	17/15
10.	Cash Books (Bank)	7	17/20
11.	Cash Receipt	7	17/33
12.	Scroll Inward Register	7	17/34
13.	Register of Returned M.O. & Intimation	7	17/35
14.	Register of undisbursed M.O.	· 7	17/37
15.	Cheque cancellation register	7	17/38
16.	Valuable Document Register	7	17/41
17.	Classified summary of Receipt & Payment	.7	17/42
18.	Statement of Past PF Accumulation	8	17/61
19.	Previous Accumulation Register	8	17/62
20.	Register of Securities	8	17/63
21.	Investment Register - Public Account	8	17/64
22.	Balance Sheet (All the 3 schemes) & connected forms	10	17/65
23.	SPF - Broad Sheet	11	17/91
24.	Vouchers affecting contribution to SPF	11	17/93
25	Over Payment Register	14	17/94

# REGISTER OF FACTORIES/ESTABLISHMENTS

SI. No.	Code No.	Industry in which engaged	Date of set up of establishment	Location and Address	Date of coverage	Remarks	Initi	als
	•					(Also indicates grant of exem- ption , if any & PA dues		S.S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

NOTE:- 1) This register should be maintained groupwise in the Accounts Branch.

<sup>2)</sup> The register may be generated through computer, every year in April.

# REGISTER OF FILES

# GROUP:

Sl. No.	Code No. of Establishment File No. and Vol.No.	Brief subject of the files/ cases (Standard heading)	handing over	Acknowledgement of Record Section	No. allotted by Record section	Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)

CODE NO.: NAME OF THE ESTABLISHMENT: (with full address)

# DATE OF COVERAGE:

DUES AS PER AUDITED FROM - 12 - A (R)					RECEIPTS AS PER TRIPLICATE COPIES OF CHALLANS:							
`.	Rate of Contribution				-							
Month & Year	E.P.F. A/C NO.1	E.P.F. A/C NO. 2	P.F. A/C NO. 10	I.F., A/C NO. 21	I.F. A/C NO. 22	E.P.F. A/C NO. 1	E.P.F. A/C NO. 2	P.F. A/C NO. 10	I.F. A/C NO. 21	I.F. A/C NO. 22	Due Date	Date of remittance
P.A. as on												
О.В.												
MARCH				, , , , ,								
APRIL									<u></u>			
MAY									<u> </u>	<u> </u>		
JUNE								Ĭ				
JULY		<del> </del>				<u>i</u>		1		<u> </u>		ļ <del>-</del> -
AUGUST					<u> </u>	,						
SEPTEMBER									. '	I		
OCTOBER	<u> </u>	ļ		ļ <u>.                                  </u>	İ	<u> </u>					I	
NOVEMBER										!		
DECEMBER		<u></u>				ļ ļ				1		<del> </del>
JANUARY ,			-		-		<del></del>					
FEBRUARY		-								1		
TOTAL												

SUMMARY										
	A/C No. 1	A/C No. 2	A/C No. 10	A/C No. 21	A/C No. 22					
Closing Balance of the previous year		-								
Dues for the current year		,		•						
Total				,	_					
Receipts during the year			į	-						

# **COLLECTION/BALANCE**

GROUP: YEAR:

	Receipt	Schedule	Item Nos.		Receipt of reti	Receipt of returns/No. of subs.			
1	2	10	21	22	F/9/5	F/10	F/12A	Ar.	SS
			•	•					
1					,				
							·		
		w					·		
						_			
					J	1		<u> </u>	
			1						<u> </u>
							ļ	ì	
			-						
						-			
•				,					
					, , , , , , , , , , , , , , , , , , , ,				,
		,	-						

# PENAL DAMAGES

		Amount levie	Period for	Proceedings &	No.		
A/C No. 1	A/C No. 2	A/C No. 10	A/C No. 21	A/C No. 22	which levied	date	
				***************************************			
			-				
		÷	-				_
otal levied	-				<del> </del>		

Amount remitted					Damages Date of remittance	Period for which damages	Initial		
A/C No. 1	A/C No. 2	A/G No. 10	A/C No. 21	A/C No. 22	remittance	remitted	Ar.	S.S	
		<u></u>				<u> </u>	,	. ,	
	,				,				
Total levied			,		,		•		

### **Damages**

	A/C No. 1	A/C No. 2	A/C No. 10	A/C No. 21	A/C No. 22	Period of default
Amount levied and in arrears						
Amount levied during the year						
Total						
Amount remitted		· · ·				
Balance					:	

C .:	$\circ$	•
Section	Sun	ervisor
	~~p	01 11001

Assistant Accounts Officer/Assistant Commissioner

	DEFAULTERS LIST					
Region	· · · · · · · · · · · · · · · · · · ·					
Sub-Region	:					
Section No.	:					
Period	: From To					
	•					
	````					

| Size of the Register | 14"x 8" comprising | 100 Sheets (in duplicate) | Ordinary binding.

Date of issue	of Defaulters	list to Enforce	cement Section

#### Defaulters list for the month of

Year April May June July Aug. Sep. Oct. Nov. Dec. Jan. Feb. Mar.

## Defaulters list for the month of \_\_\_\_\_

Code No.	Name of the Establishment					ent	Accounts Group		
	,	(A) Defaul	t in remittan	ices	(B) Default in the submission of returns				
Period of Default	Amount due in					Period of Default	Nature of return viz. Form 9 (R)	Remarks Initials	
·	A/C No.	A/C No.	A/C No. 10	A/C No. 21	A/C No. 22		5/10, 12A, 3A & 6A etc.	Clerk/ S.S./AAO	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	

		•	Defaulters i	ist for the n	nonth of				
Code No.				nent	up				
(A) Default in remittances						(B) Default in the submission of returns			
Period of Default	Amount due in					Period of Default	Nature of return viz. Form 9 (R)	Remarks Initials	
	A/C No.	A/C No.	A/C No. 10	A/C No. 21	A/C No. 22		5/10, 12A, 3A & 6A etc.	Clerk/S.S./ . AAO	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	

		De	laulters list	tor the mo	ntn of	,	-		
Code No.			Name of the Establishment				Accounts Group		
(A) Default in remittances					(B) Default in the submission of returns				
Period of Default	I through that In					Period of Default	Nature of return viz. Form 9 (R)		
	A/C No.	A/C No.	A/C No. 10	A/C No. 21	A/C No. 22	,	5/10, 12A, 3A & 6A etc.	Clerk/S.S./ AAO <sup>~</sup>	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	. (9)	

# WORK DIARY

# **INSTRUCTIONS**

1.	Receipts	All receipts received by the Dealing Assistant should be recorded under this portion.
2.	Nature of Work done	·
,	(To be recorded by the Dealing Assistant, daily)	Under the column "Nature of Work done" the clerk should indicate the actual work attended, such as letters disposed, scrutiny of returns and challans, settlement of EPF/EPS/DLI claims, grant of advance, audit and acceptance of monthly/annual returns. levy of damages, verification of check list and scrutiny of Form 2, reconciliation, preparation of statistical returns, general work, writing of M.O./Cheques, Cash Book postings, etc. depending on the nature of work assigned to the Dealing Assistant in the Accounts, Enforcement, Cash, Administration, Audit, Pension, Recovery, Legal etc., as prescribed by APFC.
3.	Abstract	As the week end, an abstract should be drawn in the manner as shown on over leaf:-
	The Work Diary should be submitted to Section S along with the report.	supervisor, daily and to the AAO/APFC, at the week end,
	Designation	
	Section	
	Period	
	<u> </u>	.

Weekly report for the week ending:

	Opening Balance	Received	Disposed of	Balance		Brea	ak Up	
•	B/D				Upto one week	Upto two weeks		Upto month and above with oldest date
(1)	(2)	(3) .	(4)	(5)	(6)	(7)	(8)	(9)

Letters:	
Returns:	
* Claim Form-19	
Form - 20	
Form - 10C	
Form - 10D	
Form - 5 (IF)	
* Advance/w/d	
* Transfers	
Bills/Receipts/Misc.	
	······································

\* Compilation and issue of Annual Accounts for the week ending:

Year	No. of establishments	Accounts	F-23 Issued Indicate date of despatch	for want of 3-A & 6-A	1 '	Remarks Indicate the exact reason for pendency w.r.t. col. No. 6, etc.
(1)	(2)	(3)	(4)	(5)	(6)	(7)

Clerk

S.S.

Asstt. Accounts Officer

\* For Accounts Section Only

DAIE,	DATE	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
-------	------	-----------------------------------------

#### RECEIPTS

Si. No.	Inward Machine Number	Nature of documents (Letters, Returns, claims, Advance, Transfer, Returns, Challans, Reports, etc.) with No. and date	From whom received	Brief subject	Date of final Disposal  To To SS Des. Attach	Remarks*
(1)	(2)	(3)	(4)	(5)	(6)	(7)

<sup>\*</sup> Indicate in r/o payments, scroll No. & Date or Ret./Raj. regarding item No. & Date.

<u>NATURE OF WORK DONE</u>										
Nature of work done (Reg. Inst.)	No. of cases disposed	Action taken in brief (Indicating Code No./Machine No.)								
(1)	(2)	(3)								

Clerk
Weekly Abstract:
(To be furnished at the week end)

S.S.

17/10

#### PROGRESS REPORT FOR THE WEEK ENDING

Nam	ne of the D	ealing hand	<u> </u>		· · · · · · · · · · · · · · · · · · ·		•				• • •
Acc	ounts Gro	up No		· · · · · · · · · · · · · · · · · · ·	yaqaatidduraaraariaaaa	phrone and appropriate and the	отпама,				-
Sl. Nature Opening Received Dispose No. of doc- uments Balance of				• •	*****	****	Balanc		Reasons for dealy	Remarks on reasons for delay	
	unicitis				Upto one week	Upto two weeks	Upto three weeks	For one month and above	Total	,	With SS - AAO = APFC
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)

1. Letters

(This form will be used for each Dealing hand and also for consolidating the information for Group as a whole).

<sup>2.</sup> Claims/Bills

<sup>3.</sup> Transfers

<sup>4.</sup> Advances

<sup>5.</sup> Forms 2 (R)

<sup>6.</sup> Returns

#### REMINDER REGISTER

(To be maintained by each clerk)

Date	File Number on which reminder to be issued.	Date on which to be issued	Date of actual issue of reminder
(1)	(2)	(3)	(4)

#### Flyleaf Instructions :-

<sup>1.</sup> Entries in the Reminder Register should be made with reference to the reminder due dates marked in the disposals at the time of approval.

<sup>2.</sup> Entries in the Register should be reviewed by the S.S.

#### **REGISTER OF WITHDRAWALS**

Code No.

Name of the Estt.

Year:

Accounts Group: Task No.:

SI. No.	Account Number	Payment (Use nu- merical	Payme	ent	Interest ( Part/ Fit Settle	nal/Tr./	Amo	unt Auth	orised	Cur Contri	rent bution	Initials of	EPS 95 (w/d)	EDLI
		only) Month/	Code	Para	Emplo- yee	Emplo- yer	Emplo- yce	Emplo- yeer	Total	Emplo- yee	Emplo- yer	Ar SS AAO AC		
		Year		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)

INSTRUCTIONS:

To be verified with the Withdrawal Statement generated by EDP. 1.

tem No:	* .	RECEI	PTS			,								<del></del>
tem No:	<i>~</i> 1									PAY	MENTS			
ate Item No.	or Cash	Particular receipt		Amount		Initials (Remarks)	Date	Item No.	Cheque No. or	Particulars of Payment		Amount		Initialas (Remarks)
, ]		Item No. of Register of Valuable documents (Cheques etc.)	A/c No.	Cheque Rs. P.	Cash Rs. P.	Cashier/S.S. Asstt. Commiss- ioner			Cash	Indicates the corres- ponding item No. of Receipt side (Column 2)	To Bank Fund A/C No.	Cheque Rs. P.	Cash Rs. P.	Cashier/S.S Asstt. Commission
(2)	(3)	(4)	· · · · · · · · · · · · · · · · · · ·	(5)	(6)	(7)	(8)	(9)	(10)	(1)	1)	(12)	(13)	(14)
49	XY- 86464	38	]	1500.00			7.1.97	58	XY- 86164	49	1	1500.00		
50	XY- 86165	39	2	40.00		**		59	XY- 86465	50	2	40.00		
51	XY- 18640	40	21	95.00	**			60	AB- 18640	51	21	95.00		
52	OZ- 78640	Vide R.P.F. Cs. Self Cheque			3600.00			61			••• ·	<u>.</u>	3200.00	
					·			,		Balance	NIL		400.00	
•	(2) 49 50 51	(2) (3) 49 XY- 86464 50 XY- 86165 51 XY- 18640	Register of valuable documents (Cheques etc.)  (2) (3) (4)  49 XY- 86464 38  50 XY- 86165 39  51 XY- 18640 40  52 OZ- 78640 Vide R.P.F. Cs. Self	of Register of Valuable documents (Cheques etc.)  (2) (3) (4)  49 XY-86464 38 1  50 XY-86165 39 2  51 XY-18640 40 21  52 OZ-78640 Vide R.P.F. Cs. Self	Of   Register   No.   Rs.   P.	of Register of valuable documents (Cheques etc.)  (2) (3) (4) (5) (6)  49 XY-86464 38 1 1500.00  50 XY-86165 39 2 40.00  51 XY-18640 40 21 95.00  52 OZ-78640 Vide 2 3600.00  Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. Rs. P. R	Of   No.   Rs.   P.   Rs.   P.   Commissioner	Of   Register of valuable documents (Cheques etc.)	Of   Register of valuable documents (Cheques etc.)	Commissioner   No.   Rs.   P.   Rs.   P.   Commissioner	No.   Register of valuable documents (Cheques etc.)   No.   Rs.   P.   Rs.   P.   Commissioner	Commissioner   No.   Rs.   P.   Rs.   P.   Commissioner	Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Commissioner   Comm	Commissioner   No.   Rs.   P.   Rs.   P.   Commissioner

17/1

(Note: Formats are given to suit the Manual opera	tion, CRAS provides a separate format)
(Region/Sub-Region)	ORIGINAL
	OR ACCOUNT NO. 1 (E.P.F. CONTRIBUTION) Schedule of Receipts)  Month:

Date of Credit	Credit Item No.	Particulars of remittance			assification	Total	Date of remittance	Remarks (Dues for the			
		(Code No.& Name)	Contribu- tions Rs. P.	Penal Damages Rs. P.	l <u>.</u>	Transfers Rs. P.	Other Receipts Rs. P.	errone- ous receipts Rs. P.			month of)
(1)	(2)	(3)	(4)	(5)	(6)	(10)	(11)	(12)			

Initials : Bank Posted By. Clerk Checked By : Clerk

Daily total reconciled with the Bank Statement

S.S.

Asst. Accounts officer

(Region/Sub-Region)

#### ORIGINAL

# SUBSIDIARY CASH BOOK FOR ACCOUNT NO.2 (P.F. ADMINISTRATIVE CHARGES) (SCHEDULE OF RECEIPTS)

Group No.

. Month:

Date of	1	Particulars						Classification of remittance								
Credit	Item No. & Name	of remitta- nce (Code No.) &	/ (III)		Inspec				Erron rece		Oth rece		To	tal	Date of remittance	Remarks (Dues for the month
		Name	Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P	Rs.	Ρ.	Rs.	P.		of)
(1)	(2)	(3)	(4	)	(5)	)	(6	)	(7	)	(8	)	(9	)	(10)	(11)

Initials:

Posted By.

Checked By:

Daily total reconciled with the

Bank Statement

Clerk

Clerk

S.S.

Asst. Accounts officer

17/16

******************	
(Region/Sub-Regio	n)

#### **ORIGINAL**

# SUBSIDIARY CASH BOOK FOR ACCOUNT NO. 10 (SCHEDULE OF RECIPTS) (PENSION FUND CONTRIBUTION ACCOUNT)

Group No.

Month:

Date of		Particulars		Classification of remittance										
Credit	Item No.	of remittance Code No. & Name	Continuition (EP:	18	Penal Damages				Erroneous receipts		Total		Date of remittance	Remarks (Dues for the month
		ivame	Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.		of)
(1)	(2)	(3)	(4)	)	(5	5)	((	5)	(7	')	(8	3)	(9) ·	(10)

Initials:

Posted /Checked By:

Daily total reconciled with the Bank Statement

Clèrk

S.S.

Asst. Accounts officer

(Region/Sub-Region)

#### **ORIGINAL**

# SUBSIDIARY CASH BOOK FOR ACCOUNT NO. 21 (EDLI FUND-CONTRIBUTION) (SCHEDULE OF RECEIPTS)

Group	Nin
CHOHO	180

Month:

Date of	Credit	Particulars					Cl	assif	ication	of r	emitta	nce		
Credit	Item No.	of remittance Code No. &	ı	tions		al iges	Oth recei		Erron		То	tal	Date of remittance	Remarks (Dues for the month
		Name	Rs. P.	Rs.	Ρ.	Rs.	P.	Rs.	P.	Rs.	P.		of)	
(1)	(2)	(3)	(4)	,	(5	)	(6)	)	(7	)	(8	3)	(9)	(10)

Initials:

Posted By:

Checked By:

Daily total reconciled with the

Bank Statement

Clerk

Clerk

S.S.

Asst. Accounts officer

(Region/Sub-Region)

#### **ORIGINAL**

# <u>SUBSIDIARY CASH BOOK FOR ACCOUNT NO. 22 (L.F. REGIONAL - ADMINISTRATIVE CHARGES)</u> (SCHEDULE OF RECEIPTS)

Group No.

Date of	Credit	Particulars						Cl	assific	ation	of re	mitta	ince			
Credit	Item No.	of remitta- nce (Code No.)	Aun		Inspe Cha		1		Erron rece				To	tai	Date of remittance	Remarks (Dues for the month
			Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.	Rs.	Ρ.	Rs.	P.		of)
(1)	(2)	(3)	(4)	)	(:	5)	(6)		(7	)	(8	)	(9	)	(10)	(11)

Initials:

Posted By:

Checked By:

Daily total reconciled with the Bank Statement

Clerk

Clerk

S.S.

Asst. Accounts officer

#### Ref. Para

## CASH BOOK (BANK) E.P.F. REGIONAL ADMINISTRATION ACCOUNT NO. 2

DEBIT	•									
Date	Item No.	Particulars (with reference to subsidiary	istrative Charges	Charges		Erroneous receipts		Total	Initial	Date
		Cash Book)		Rs. P.	Rs. P.	Rs. P.	Rs. P.	Rs. P.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)

#### CREDIT

Item No.	Voucher No.	Particulars	1	erred count	Amo transf to Ac No	erred count	Error Adjus		Otl paym inclu establis du	nents ding shment	То	tal	Initials
			Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.	]
(12)	(13)	(14)	(1.	5)	- (1	6)	(1	7)	(1	8)	(1	9)	(20)

EM	(PLOYEES' PRO		RGANISATION CAS l Office Local Admn.		ACCOUNT N	NO. 4-A
Date	Item No.	Particulars	Amount received from A/c No. 4	Other receipts	Total	Initials
(1)	(2)	(3)	. (4)	(5)	(6)	(7)

Date	Item No.	Voucher No.	Particulars	Payment towards	Amount trans. to	Amount transferred	Other Payments	Total	Initials
				admn. of C.O.	A/c No. 8	to other A/c Nos.			
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)

	EMIFLOI	'EES' PROV					MINIST						) ACC	JUUN	II NO. 4	
Date	Item No.	Particulars	Amo transf from No	erred A/c	transfe from	Amount ransferred from A/c No. 11		int rred A/c 24	Inter on In tme	ves-	Erron Rece		Misc neou Rece	s	Date	Initials
			Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.	Rs.	Ρ.		
(1)	(2)	(3)	(4	)	(5	)	(6)		(7	')	(8	)	(9	))	(10)	(11)

Date	Voucher No.	Particulars	transferred to othe to A/c No. A/c's 2/4 -A		ther	Amo transf to A N0	erred Vc		est-		oneous estment	nec	cella- ous nents	Tot	al	Initial	
			Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.	
(12)	(13)	(14)	(1:	5)	(1	6)	(1	7)	(1	8)	(	19)	(2	(0)	(2	1)	(22)

	•				Ref. P	ara
RECEIPT	A			GANISATION CAS		
Date	Name of the Region/ S.R.O.	Item No.		Receipt		Initials
		•	Amount received from A/c No. 1	Amount of Interest credited	Miscellaneous/ Erroneous Receipts	
			Rs. P.	Rs. P.	Rs P.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)

#### **PAYMENTS**

Date	Name of the Region/ Sub.	Item No.				Payments			Initials
	Region		Amount transferred EPF_Accou	to		llaneous stments	Invest	ransferred to nent, SBI, ervice Branch	
			Rs.	P.	Rs.	P	Rs.	P.	
(8)	(9)	(10)	(11)		1 (	12)	1	(13)	(14)

Ref. Para

*							,			CASH BO	ок						
			,		EMPI	.OY	EE'S	PRO	VIDENT F	UND ACCO	UNT NO. 8 (	STAFF P.F. A	(CCOUNT)				
			RECEIP	TS													
Date	ate Item No. Particulars Tra		Trans from . No. 2/4	A/c	Erroi ou recei	s	То	tal	Initials	Date	Item No.	Particulars	Transfer to A/c No. 2/4 A	Transfer to SBI for investment	Misc. adjustment	Total	Initials
			Rs.	P.	Rs.	P.	Rs.	P.					Rs. P.	Rs. P.	Rs. P.	Rs. P.	
(1)	(2)	(3)	(4)	)	(5)	)	(6	i)	(7)	(1)	. (2)	(3)	(4)	(5)	(6)	(7)	(8)

													77	ol. I ala	
							CAS	н воок							
L.			EM	PLOYEE'	S PROVIDE	NT FUND	ACCOUN	T NO. 9 (	PENSION-C	CUM-GRAT	UITY ACC	DUNT)			
			REC	EIFTS							PAYN	IENTS			
Date	Item No.	Particulars	Transfers from A/c No. 4		Erroneous receipts	Total	Initials	Date	Item No.	Particulars	Transfer to S.B.I. for investment	Transfer to A/c No. 2/4 - A	Misc. adjustment	Total	Initials
,			Rs. P	. Rs. P.	Rs. P.	Rs. P.					Rs. P.	Rs. P.	Rs. P.	Rs. P.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)

Credit							CA	SH BOO	K (BA)	NK)	ACCOL	ľNΊ	Γ NO. 10						
Date	ate Item No. Voucher Particulars Amount refunded										Amount transferred to A/c No.	Amount transferred to Account	Erroneous adjustments	Miscellan- eous	То	otal	Initials		
	Withdrawal To disbursing Bank				To disbursing To Postal Service Comn. to charges to Post Office				11	No. 10 of other regions		ž							
				Rs.	Ρ.	Rs.	P.	Rs. P.	Rs.	P.	Rs.	P.	Rs. P.	Rs. P.	Rs. P.	Rs. P.	Rs.	₽.	
(17)	(18)	(19)	(20)	(21)		(22)	)	(23)	(24	.)	(25)	•	(26)	(27)	(28)	(29)	(3	0)	(31)

			•						Re	f. Para	No.
			Pi	ENSIO	N FUNI	D (Inv	estme	nt Ac			OOK (Ban ount No. 1
Date	Item No.	Particulars	Amo transfe from Ao No.	erred ccount	Misc. re	eceipts	Erron		Tot	al	<b>Initials</b>
			Rs.	₽.	Rs.	P.	Rs.	P.	Rs.	Ρ.	
(1)	(2)	(3)	(4	1	15	,	16	1	(7	)	(8)

Date	Item No.	Particulars	sfer	ount tran- red to A/c No. 10		ment with curity rice	Mi Payr		Erron adjust			tal	Initials	
			Rs.	₽.	Rs.	P.	Rs.	₽.	Rs.	Ρ.	Rs.	P.		
(9)	(10)	(11)		(12)	(1:	3)	(1-	4)	´ (1.	5)	(!	δ)	(17)	

(Note: Central Govt. share of Pension Cont. shall be deposited in Public Account)

								•	BANK) A Contrib		
Date	Item No.		Partic	ulars		Contrib- ution	Penal Damges	Errone- ous	Miscell- aneous	Total	Initials
	Establishment Chequ		que			Receipts					
	1	Name	Code No.	No.	Date				<u> </u>		
	(with reference to subsidiary cash book						Rs. P.	Rs. P.	Rs. P.	Rs. P.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11).	(12)

Date	Item No.	Voucher No.	Particulars	Amount Paid to beneficiaries	Transfer to Account No. 25	Erroneous adjust- ments	Miscellan- eous Payments	Total	Initials
				Rs. P.	Rs. P.	Rs. P.	Rs. P.	Rs. P.	
(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)

Note :--

(1) Procedure for making credit entries :

The date of credit to DLI Fund Account will be the criterion for making entry in the Cash Book for the particular month. For this purpose, the Cash Book will be kept open till the 10th

of the next month.

(2) Item No.

This should be alloted in rising serial order commencing from/on the first of the month to the last serial No. on the last duty day of the month.

							Ref. Para N										
							(E.I	D.L.I.	F							NT NO. 22 Account)	
Date	Item No.	Particulars (With reference to Subsidiary Cash Book)	Admini tive Cha		Inspe- char		1	Penal amges	;	Erronco Receip		Miscella Rece (Transfe Accour	ipts or from nt No.	Tota	al .	Initials	
			Rs.	P.	Rs.	P.	Rs.		P.	Rs.	P.	Rs.	Ρ.	Rs.	Р.		
(1)	(2)	(3)	(4)		(5	;)		(6)		(7)		(8	)	(9)		(10)	

Date	Item No.	Voucher No.	Particulars	1			neous stment		Other syment		Total
-				Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.
(11)	(12)	(13)	(14)	(1:	5)	(1	6)		(17)		(18)

										Ref. P	ara No	),
					(E.D.	L.I.						UNT NO. 24 n Account)
Date	Item No.	Particulars	Amount transferred from Account No. 22		Erroneous Receipts		erest on estment	recei	her pts, if ny	То	otal	Initials
	1		Rs.	P. 1	Rs. P.	Rs.	P.	Rs.	P.	Rs.	P.	1
(1)	(2)	(3)	(4)		(5)		(6)	(	7)	(	8)	(9)

Date	Item No.	Voucher	Particulars	Amo	unt	Amou	int	Amo	unt	Erron	eous	Oth	ner	Tot	al	Initials
		No.		trans	ferred	transfe	red	transf	erred	Adjusti	ments	paym	ients			
				to R	Bí	to A/c	2	to A	'C		-	inclu	ding			
				Inve	st. A/c	No.	4	No.	22	ļ		establ	ılish-			
								Ĺ <u>.</u>		<u> </u>		ment	dues			
				Rs.	P.	Rs.	P.	Rs.	Ρ.	Rs.	P.	Rs.	P.	Rs.	P.	
(10)	(11)	(12)	(13)	(	14)	(15)	)	(10	5)	(17	7)	(1)	8)	(19	9)	(20)

Dof	Рага	No
KCI.	. гага	INO.

# CASH BOOK ACCOUNT NO. 25 (E.D.L.I. FUND) (Investment A/c) for the month of \_\_\_\_\_\_19\_\_\_\_

#### RECEIPTS

Date	Item No.	Name of the Region	Amount received from A/c No. 21	Other receipts	Total	Initial
			Rs. P.	Rs. P.	Rs. P.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)

PAYMEN	TS			•		
Date	Item No.	Name of the Region	Transfer to S.B.I. To Security Service Branch (Investment)	Transfer to Account No. 21	Misc. Adjustment	Initials
			Rs. P.	Rs. P.	Rs. P.	
(8)	(9)	(10)	(11)	(12)	(13)	(14)

# **CASH RECEIPT**

Sl. No	Office of the R.P.F.C.
•	Dated the:
	. ————————————————————————————————————
	a cheque bearing No
	(Rupees
	Revenue   Stamp for   100 paise
Amount Rs	- · · · · · · · · · · · · · · · · · · ·
	for Regional Provident Fund Commissioner Name:
•	Seal :

Chapter - 7 Ref. Para No.

								SC	ROLL I	NWARD	KEGI:	STER								(CASH S	ECTION
DATE	:	,	t			•											1			(CASH 3	EC 110
S. No.	Section	Scroll	P.I.	No.	o. No. of claims						Total amount authorised by Asst Accounts Officer/ APFC										
	•	Machine No.	From	То	E.P.F.	EPS	I.F.	Advan- ces	Trans- fers	,	Accoun	t No. 1		A	ccount	No. 10		Account 21	No.	payment sent on	-
ŀ								w/d		*M.0		Cheq	<del></del>	*M.(	·	Chec		Cheq			-
										Rs.	P.	Rs.	Р.	Rs.	Р.	Rs	P.	Rs.	P.	ļ	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11	)	(12)	)	(13	)	(14	1)	(15)	)	(16)	(17)
																,					
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\*Indicate the residual balance, if any, in the remarks column.

# Ref. Para No.

	E	REGISTER	OF RETURN	ED MONE	Y ORDER (	TO BE MA	INTAINED		SECTION By Cheque)
Sl. No.	Payment Item No.	Account Number	Name of the payee	Amount	Reason for return	Dated, initial of the Receiving Officer	Date on which the Chq. was handed over to Cash Section by the Receiving Officer	Initial of person to whom handed over	Amount handed over Postal Pay Order No & Date
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

	Date of remittance in the bank	Date of Bank - challan	Initial of the Officer verifying the challan for remittance	Date of advice to the Accounts Group	Payment item No. under which amount re-authorised	Initial of Clerk/S.S.	Remarks
1	(11)	(12)	(13)	(14)	(15)	(16)	(17)

				Machine No.
:No. Cash	1	1		Dated
Sub : Fi	nal Payı	ment-Returned M	oney Order/Cheque-Recredit in	ntimation-Regarding.
Ref:	(i) (ii)	A/c No. Payment Item 1	No Scroll	Machine No
The Mor	ey Orde	:r/Cheque for a su	um of Rs.	(in words)
amount has b	een recr		book item No	and Item No.
dress :				
		5		
in the correct	address.	fresh claim unde	action to recredit the above am r intimation to this Section.  through A.A.O.	ount in the Ledger Card and initiate action to
Accounts occ	,	арсто-долого-долого подарст — до година составляет состо по собест	unough 7 in to	Officer-incharge-o
elma gam e same e delman e e e de grego de dese als de le e e e e e e e e e e e e e e e e e			Linked in the ledge	er card/W/d Register/Undisbursed M.O. Registe
P.I. No. Section			*RE-AUTHORIS M.O./CHEQUE	SATION A/c No. 1/10/21
	rised for			(in words)
			owing address.	······································
Payment	is to be	ldress		
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Payment Name &	is to be Full Ad	idress		
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Payment Name & The clair Linked it	is to be Full Ad mant's le	Pin :  Clerk  Quister of returned in cheque No	S.S.  FOR THE USE OF CASH SE  Money Orderdt	A.A.O. Date :  CTION  vide
Payment Name & The clain Linked i Paid by i Cash Bo	n the reg	Pin :  Clerk  Quister of returned in cheque No	S.S.  FOR THE USE OF CASH SE  Money Order	A.A.O. Date :
Payment Name & The clain Linked i Paid by i Cash Bo	n the reg	Pin :  Clerk  Quister of returned in in cheque No	S.S.  FOR THE USE OF CASH SE  Money Order	A.A.O. Date :  CTION  vide

Ref. Para No.

# REGISTER OF UNDISBURSED MONEY ORDER (EPF/EPS/IF) TO BE MAINTAINED BY ACCOUNTS GROUPS

Sl. No.	Payment Item Number	Account Number	Name of the _ payee	Amount	Date of receipt of advice from Cash Section	Reason - for return	Action — taken to reauthorise payment	Date of reauthori- sation of payment and P.I. No.	Remarks	Initial of clerk SS/AAO
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)

### <u>Chapter - 7</u>

# Ref. Para No.

# CHEQUE CANCELLATION REGISTER

S1.	Payment Item	Account	Name	Amount	Cheque	From	Date of	Reason	Date of	Initial of	Date of	Item No. of	Initial	Remarks
No.	No.	Number	of the	ĺ	No. &	whom	receipt	for return	cancellation	the	advice to	repayment	of S.S./	
	]		payee		date	received		by the	by office	Officer	the A/c's	authority	clerk	[
						***************************************		payee		I/c Cash	Group		Cash	1
						- Control				Section			Section	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)

# Chapter - 7

Classified Summary of
Receipt and Payments

(All Accounts)

#### CLASSIFIED SUMMARY OF RECEIPTS & PAYMENTS OF THE EMPLOYEES' PROVIDENT FUND ACCOUNT NO. 1 FOR THE MONTH OF.....

REGION.....

Sl. No.	Receipt	Amount	Sl. No.	Payment	Amount
1.	Opening Balance		1.	Towards settlement of PF A/cs	
2.	Amount of contributions credited in account No. 1		2.	Advances/withdrawals and LIP premium paid	
3.	Penal damages credited in Account No. 1		3.	Refund on A/c of excess amount received from LIC, paid to the members towards matured policy.	
4.	Amount received from other regions on account of transfer of a/cs of members		4.	On grant of exemption (Cash)	
5.	Amount received on a/c of matured Insurance Policies		5.	Amount transferred to Account No. 5 (Datewise details attached)	,
6.	Amount of interest on transferred securities		6.	Amount transferred to other regions	
7.	Amount received from A/c No. 5 (Datewise details attached)		7.	Amount transferred to other accounts in adjustment of erronous credit in Account No. 1 (includes transfer to A/c No. 10 in r/o opties to Pension Fund)	y
8.	Undelivered refunds credited		8.	Erroneous debits in Account No. 1 (Details attached)	
9.	Amount received by transfer from other accounts in adjustment of erronous credits in those accounts		9.	Miscellaneous Payments	
10.	Erroneous credits in the Account No. 1 (Details attached)		10.	Closing Balance (As per Cash Book)	
11.	Miscellaneous Receipts (Details attached)			· ,	
12.	Amount credited for which challan not received				
1	TOTAL		•	TOTAL	

Chapter - 7

							· Va	aluable	Docun	nent Re	gister									
				REGISTE	R FOR W	ATCHING	RECEIP	T ANI	DISP	OSAL	OF C	HEQU	JES, E	)EM	AND D	RAFT	S, ETC.			
SI. No.		Date of despatch of cheque/ D.D. as per forwarding letter of the estr.	Cheque/ D.D. No. and date	of the		Particulars of remitta- nce (Period for which it relates etc.)	of		Amoun	t to be		ed in A/				Initia		Bank Collection charges if any charged to Account No.2/4/22/ 24 to be re- alised from employer/	alisation of cheque as per quadr- uplicate copy of challan	Initial
						ļ		1 1	2	4	10	21	22	24	Clerk	S.S.	Cashier	others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)			,	(9)					(10)	<b>1</b>	(11)	(12)	(13)

#### NOTE:-

<sup>(1)</sup> In case the employer fails to include bank collection charges in the cheque the regional office should advise the State Bank of India to credit the proceeds at par to the Fund's account and to charge actual commission to Administration Account.

<sup>(2)</sup> Cheque etc. should be handed over to the Cashier on the same day and dated initial obtained in col. No. 10.

#### EMPLOYEE'S PROVIDENT FUND SCHEME 1952 CLASSIFIED SUMMARY OF RECEIPTS & PAYMENTS OF THE EMPLOYEES' PROVIDENT FUND ADMINISTRATION ACCOUNT NO. 2

Sl. No.		Receipt	Amount	Sl. No.		Payment	Amount
<b>1</b> .	Openi	ng Balance		1.	Exper	diture on Administration (w.r.t. to Budget Records)	
2.	(i)	Amount remitted in Account No. 2  (a) Administration charges (b) Inspection charges (c) Penal damages on belated payment of E.P.F. Admn./Inspection charges			(a)	Salaries  (i) Pay of officers (ii) Pay of Establishment (iii) Dearness Allowance (iv) Other allowances	
	(ii)	Amount remitted into Account No. 2 for which duplicate challans have not been received				(v) Overtime allowance (vi) Honorarium	
3.	Recov	ery of staff P.F. Contribution (Member's share)					•
4.	Recov	ery of staff P.F. advance				Total (a)	
5.	Other	advances recoverable			(b)	Travelling allowance	
	(i)	(a) Conveyance advance			(c)	Other charges (recurring)	
		(b) Interest on conveyance advance				(i) Office rent, rates and taxes	
	(ii)	(a) House Building Advance				(ii) Electricity and water charges	
		(b) Interest on H.B. advance				(iii) Telephone charges	
	(iii)	Festival advance			•	(iv) Postage and telegram charges	
	(iv)	Natural Calmity advance				(v) Cost of audit	
	`(v)	Fan Advance		*		(vi) Legal expenses	
	(vi)	(a) Food grain advances				(vii) Printing and Binding	
		(b) Interest on Food Grain advances				(viii) Publication	
	(vii)	(a) Warm clothing advance	•			(ix) Forms and stationery	
		(b) Interest on warm-clothing advance				(x) Publicity/Advertisement Charges	
6.	Miscel	llaneous receipts (Details attached)	•			(xi) Medical assistance to staff	
7.	Errono	ous receipts (Details attached)				(xii) Staff Provident Fund (Board's share)	
8.	Subsid	ly received from Account No. 4				(xiii) Cost of liveries & washing allowance	
9.	Amou	nt received from account no. 4 towards capital expenditure				(xiv) Hot and Cold water charges	
						(xv) Repair and Maintenace of office building & staff Qtrs. etc.	Contd

Sl. No.	Receipt	Amount	Sl. No.	Payment	Amount
				(xvi) Repairs & Maintenace of Motor vehichles	
				(xvii) Staff paid from contingencies,	
				(xviii) Conveyance Charges	
				(xix) Office expenses & Miscellaneous	
				(xx) Leave Salary and Pension Contributions	
				(xxi) Grant to staff receation Club	
				(xxii) Grant of Co-operative Canteen	
		•		(xxiii) Grant to Staff benevolent fund	
				(xxiv) Contribution to Pension-cum-gratuity fund	
				(xxv) Other miscellaneous Charges (recurring)	
				Total other charges recurring-(c)	
			(0	Other charges (non-recurring)	
				(i) Fixtures and furniture	
				(ii) Office equipment and appliance (typewriters, duplicator calculators etc.)	rs,
				(iii) Installation of telephone	
	•			(iv) Bicycle	
				(v) Motor Vehicle	
				(vi) Other miscellaneous non-recurring charges	
				Total other charges (non-recurring) (d)	
			2	Construction of office building & Staff quarters	
			. 3	Described of the CERE OF OF OF	
			4	(i) Staff P.F. advance	
•			,	(ii) Amount paid in settlement of staff P.F. account	
				0.1 6 11 - 4 1	
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				(i) Conveyance advance	
				(ii) House building advance	
				(iii) Festival advance	
				(iv) Natural calamity advance	
				(v) Fan advance	

- (vi) Warm clothing advance
- (vii) Food Grain Advance
- 6. (a) Expenses on Meeting (Regl. Committee)
- 7. (a) One-sixth monthly transfer to account no.4 (Date wise details attached)
  - (b) Surplus moneys transferred for investment. (Datewise details attached)
- Transfer to other accounts in respect of erronous credits (details attached)
- 9 Misc. payment (Details attached)
- 10 Erronous debits (Details attached)
- 11 (a) Closing Balance (as per Cash Book)
  - (b) Interest balance

## CLASSIFIED SUMMARY OF RECEIPTS & PAYMENTS EPF ACCOUNT NO. 4 - A (Central office - Local Admn.)

Sl. No.	Receipt	Amount	Sl. No.	Payment	Amount
1.	Opening Balance		1.	Exp. on Administration (w.r.t. Budget Heads)	
2.	Amount received from Account No. 4		2.	Staff PF Adv., settlement of PF Account, Pension benefits	
3.	Recovery of SPF Cont. Recovery of SPF advance Other recoverable advances (with details)		3.	Recoverable advance (with details)	·
4.	Misc. receipts		4.	Expenses on CBT, etc.	
			5.	Misc. Payment	
		•	6.	Closing Balance (as per Cash Book)	

NOTE:

Amount due but not received as on 31st March of the year (to be given in the statement of accounts for the month of March)

- (a) Administrative Charges
- (b) Inspection Charges
- (c) Penal Damages

#### EMPLOYEES PROVIDENT FUND SCHEME 1952 CLASSIFIED SUMMARY OF RECEIPTS & PAYMENTS E.P.F. ACCOUNT NO. 4 (Central Office)

S. No.	Receipts	Amount Rs. P.	S. No.	Payments	Amount Rs. P.
1.	Opening Balance		1.	Family Pension & Gratuity of E.P.F. Orgn. officers & staff	
2.	<ul> <li>(i) One-sixth transfers from Account No. 2 of the regions. (Date-wise details attached)</li> <li>(ii) Surplus monies received from Regl. Admn. A/c No. 2 for investment</li> </ul>		2.	Amount transferred to Regional Admn. Account No. 2/4 A as subsidy (Datewise details attached)	,
3.	Interest received on investments from Administration Account		3.	Amount transferred to Regional Admn. Account No.2 towards Capital expenditure. (Datewise details attached)	
4.	Miscellaneous receipts (Details attached)		4.	Amount deposited into Reserve Bank on account of investment	*
<b>5</b> .	Erroneous receipts (Details attached)		5.	Miscellaneous payments (Details attached)	
			6.	Closing Balance (as per Cash Book)	

#### EMPLOYEE'S PROVIDENT FUND SCHEME 1952 CLASSIFIED SUMMARY OF RECEIPTS & PAYMENTS IN ACCOUNT NO. 5

(Central Office)

Sl. No.	Receipts	Amount	S1. No.	Payments	Amount
1.	Opening Balance		1.	Amount transferred to State Bank of India for investment (Details attached)	
<b>2</b> .	Amount transferred from account No. 1 (Date-wise Details attached)		2.	Amount transferred to Account No. 1 (Date-wise Details attached)	
3.	Erroneous credits in Account No. 5 (Details attached)		3.	Amount transferred to other account in adjustment of erronous credits in Account No. 5	f
4.	Interest realised on fixed Deposit Receipts (Pertaining to Employees' Provident Fund Contribution)		4.	Erroneous debits (Details attached)	
5.	Miscellaneous Receipts (Details attached)		5.	Miscellaneous payments (Details attached)	
	·		6.	Closing Balance (as per Cash Book)	
	. ,		,		
	Total			Total	

17/4

#### EMPLOYEE'S PROVIDENT FUNDS SCHEME 1952 CLASSIFIED SUMMARY OF RECEIPTS & PAYMENTS OF THE EMPLOYEES' PROVIDENT FUND ACCOUNT NO. 8

(Central Office)

	<del>year</del>				(Central Office)
Sl. No.	Receipts	Amount	Sl. No.	Payments	Amount
1.	Opening Balance	<b></b>	1.	Amount transferred to State Bank of India for investment (Details attached)	
2.	(i) Amount received from Account No. 2 of the regions (ii) Amount received from Account No. 4 A		2.	Amount transferred to Account No. 2 of the regions (Date-wise Details attached)	,
3.	Amount received from other accounts pertaining to staff Provident Fund but erronously credited to those accounts		3.	Amount transferred to account No. 4 (Date-wise Details attached)/4-A	
4.	Miscellaneous Receipts (Details attached)		4,	Amount transferred to other accounts in adjustment o erroneous credits in account No. 8	f
5.	Erroneous credits (Details attached)		5.	Closing Balance as on	
			į		
	· ·				
	Total .			Total	

17/4

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# EMPLOYEE'S PROVIDENT FUNDS SCHEME 1952 CLASSIFIED SUMMARY OF RECEIPTS & PAYMENTS PENSION CUM GRATUITY ACCOUNT (ACCOUNT NO. 9) FOR THE MONTH OF \_\_\_\_\_\_

(Central Office)

Sl. No.	Receipts	Amount	Sl. No.	Payments	Amount
1.	Opening Balance		1.	Amount transferred to State Bank of India for investment	
2.	Amount received from Account No. 4 (Date-wise Details attached)		2.	Amount transferred to Account No. 4 A of the regions (Date-wise Details attached)	
3. •	Amount received from other accounts pertaining to account No. 9 but erronously credited to those accounts		3.	Amount transferred to account No. 4 (Date-wise Details attached)	
4.	Miscellaneous Receipts (Details attached)		4.	Amount transferred to other accounts in adjustment of erronous credits in account No. 9	
5,	Erroneous credits (Details attached)		5.	Erroneous debits	
			6.	Closing Balance as on	
	•				
	i				1
	,				
	Total			Total	

#### SPECIAL RESERVE FUND

Sl. No.	Receipts	Amount	Sl. No.	Payments	Amount
1.	Amount recovered from employers towards S.R.F.		1.	Opening balance as on	
2.	Allotment recd. towards SRF		2.	Amount paid to members against due from employers	
3.	Interest accrued		3.	Amount paid towards DRF	
4.	Closing balance as on		4.	Amount paid for other purposed under SRF	
				,	
	Total			Total	

#### UNCLAIMED DEPOSIT ACCOUNT (Non Contributory Account)

Sl. No.	Receipts	Amount	Sl. No.	Payments	Amount
1.	Opening balance as on		1.	Amount paid during the year	•
2.	Amount received during the year		2.	Closing balace as on	
	Total	<del></del>		Total .	<del></del>

#### INTEREST SUSPENSE ACCOUNT

amount of interest credited to subscriber's Accounts ing on final settlement of accounts  nt of interest paid on refunds to	1.	Interest credited to subscriber's account including interest credited in final payment cases.
	,	
es/establishments on grant of exemption etc.		
nt of interest recovered from the members of the yees Provident Fund on refund of misused loans d under para 68 of the Scheme.		
	yees Provident Fund on refund of misused loans	yees Provident Fund on refund of misused loans

17/20

# EMPLOYEE'S PROVIDENT FUNDS SCHEME 1952 CLASSIFIED SUMMARY OF RECEIPTS & PAYMENTS IN RESPECT OF THE INVESTMENT ACCOUNT MAINTAINED BY THE STATE BANK OF INDIA, BOMBAY (CONTRIBUTION A/C)

	THE STATE BANK OF INDIA, BOMBAY (CONTRIBUTION A/C)								
Sl. No.	Receipts	Amount	Sl. No.	Payments	Amount				
1.	Opening Balance		1.	Amount invested in securities (Cost price)					
2.	Amount received from State Bank of India (Account No. 5)			Add: Bank Commission					
3.	Amount of interest realised Less: interest paid to vendors			Purchase Price					
4.	Amount of redemption proceeds of securities (Face value).		2.	Amount invested in					
	,	F	3.	Amount invested in					
			4.	Closing balance as on					
				,					
				•					
	•								
		,							
			3						
				•	1				
,	· •			•					
	Total		1	Total					

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## EMPLOYEE'S PROVIDENT FUNDS SCHEME 1952 CLASSIFIED SUMMARY OF RECEIPTS & PAYMENTS IN RESPECT OF THE INVESTMENT ACCOUNT MAINTAINED BY THE STATE BANK OF INDIA, BOMBAY (STAFF PROVIDENT FUND ACCOUNT)

	THE STATE BANK OF INDIA, BOMBAY (STAFF PROVIDENT FUND ACCOUNT)								
Sl. No.	Receipts	Amount	Si. No.	Payments	Amount				
1.	Opening Balance		1.	Amount invested in Securities :- Cost price					
2.	Amount received from State Bank of India (Account No. 8)	,		Add: Bank Commission					
3.	Amount of interest realised on Securities			Purchase Price					
	Less interest paid to vendors		2.	Amount invested in					
4.	Amount of redemption proceeds of securities (Face value).		3.	Amount invested in					
	•		4	Closing balance as on					
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	•								
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*				•	,				
	•								
	•								
	Total		-	Total					
	i Vai			10(2)					

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# EMPLOYEE'S PROVIDENT FUND ORGANISATION CLASSIFIED SUMMARY OF RECEIPTS & PAYMENTS IN RESPECT OF THE INVESTMENT ACCOUNT MAINTAINED BY THE STATE BANK OF INDIA, DELHI (ADMINISTRATION ACCOUNT)

		INDIA, DEL	HI (ADI	MINISTRATION ACCOUNT)	
Sl. No.	Receipts	Amount	SI. No.	Payments	Amount
1.	Opening Balance		1.	Amount invested in Spl. Deposit Account	
2.	Amount received from State Bank of India (Account No. 4)		2.	Closing balance as on	
3	Amount of interest realised on Securities			·	
	Less: Interest paid to vendors				
4.	Amount of redemption proceeds of securities (Face value).				
	·	<u> </u>	<b>!</b>		
•	•		, ,		
				•	
			-		
	•				
				•	
					,
	Total		_	Total	

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REGION -

Sl. No.	Receipts	Amount	SI. No.	Payments	Amount
1.	Opening Balance		****	Amount transferred to Account No. 11 (Date-wise details attached)	
2.	Amount of contributions deposited in Account No. 10		2.	Amount paid to outgoing members/beneficiaries	
3.	Penal damages deposited in Account No. 10	-		(i) Withdrawal Benefit	
4.	Amount of Undelivered refunds credited into Account No. 10			(ii) Pension	
				(iii) Service charges and Commission	
5.	Amount transferred from A/c No. 1 to A/c No. 10 due to diversion of funds for conversion of periods of non-reckonable service to allow benefits under the F.P.F. Scheme, 1971. (Datewise details attached) & towards opties to Pension Fund		3.	Amount reimbursed on account of Family Pension payments made by the post Offices.	
6.	Amount received from Account No. 11		4.	Amount transferred to other regions	
7.	Amount received by transfer from other accounts in adjustment of erronous credits in those accounts.		5.	Amount transferred to other accounts in adjustment of erronous credit in A/c No. 10	
8.	Amount received in Account No. 10 from other regions		6.	Erroneous debits (Details attached)	
9.	Erroneous Credits in (Details attached)		7.	Closing Balance (as per cash book)	
	Total	<u> </u>	1	Total	

#### NOTE:

- (i) Amount of Interest paid in the cases of refund of employee's share of contributions (including in item 2 above) Rs......
- (ii) Total amount of Family Pension actually disbursed by the Post Offices during the month as per schedule of payment submitted by the Director of Accounts (postal) Rs......
- (iii) Pension disbursed by designated banks w.r.t. vouchers received

# EMPLOYEE'S PROVIDENT FUND ORGANISATION CLASSIFIED SUMMARY OF RECEIPTS & PAYMENTS IN RESPECT OF THE INVESTMENT ACCOUNT MAINTAINED BY THE STATE BANK OF INDIA, BOMBAY (PENSION CUM GRATUITY ACCOUNT)

Sl. No.	Receipts	Amount	Sl. No.	Payments	Amount
1.	Opening Balance		1.	Amount invested in Securities :- Cost price	
2.	Amount received from State Bank of India (Account No. 9)			Add: Bank Commission	
3.	Amount of interest realised on Securities			Purchase Price	
	Less: Interest paid to vendors		2.	Amount invested in	
4.	Amount of redemption proceeds of securities (Face value).		3.	Amount invested in	
				Closing balance as on	
	·			,	
				•	
	·			·	
	•			,	
	•				
				•	
	Total	***************************************	1	Total	

## EMPLOYEE'S PENSION SCHEME, 1971 CLASSIFIED SUMMARY OF RECEIPTS & PAYMENTS IN PENSION ACCOUNT NO. 11 FOR THE MONTH OF \_\_\_\_\_

(CENTRAL OFFICE)

Sl. No.	Receipts	Amount	Sl. No.	Payments	Amount
1.	Opening Balance as on 1-4-19		1.	Amount transferred to Security Service Branch, SBI (Investment)	
2.	Amount received from Account No. 10 of regions (Date-wise details attached)	- Teachtrian	2.	Amount transferred to other accounts in adjustment of erroneous credits in Account No. 11	
3.	Misc. Receipts (Details atached)		3.	Amount transferred to Account No. 10	
4.	Erroneous credits in Account No. 11		4.	Erroneous debits in Account No. 11 (Details attached)	
			5.	Closing Balance as per Cash Book	
	Total			Total	

#### **PUBLIC ACCOUNT**

(i) Pension Fund

(ii) Insurance Fund

Sl. No.	Receipts	Amount	Sl. No.	Payments	Amount
1.	Opening Balance as on 1-4 -19		1.	Deposited in Public Account	
2.	Amount received from Central Govt. (Pension)			•	
3.	Interest realised			Closing Balance	
	Total			Total	

17/56

## CLASSIFIED SUMMARY OF RECEIPTS & PAYMENTS IN THE EMPLOYEES' DEPOSIT LINKED INSURANCE FUND ACCOUNT NO. 21 FOR THE MONTH OF \_\_\_\_\_

				Region	
SI. No.	Receipts	Amount	Sl. No.	Payments	Amount
1.	Opening Balance		1.	Amount transferred to Account No. 25 (Datewise details attached)	
2.	Amount of contribution deposited in Account No. 21		2.	Amount transferred to other regions	
3.	Penal damages deposited in Account No. 21	•	3.	Amount transferred to other accounts in adjustment of erronous credit in Account No. 21	
4.	Amount received from other regions		4.	Erroneous debits in Account No. 21 (Details attached)	
5.	Amount received in Account No. 21 by transfer from other accounts in adjustment of erronous credits in those accounts.	•	5.	Amount paid to beneficiaries	
6.	Amount received from Account No. 25		6.	Closing Balance as per Cash Book	
7.	Erroneous credits (Details attached)				
8.	Amount of undelivered refunds				
	. ,				
	,			· ·	
					[
		,	,		
	Total	<u> </u>		Total	

17/5

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

#### CLASSIFIED SUMMARY OF RECEIPTS & PAYMENTS IN THE EMPLOYEES' DEPOSIT LINKED INSURANCE FUND ACCOUNT NO. 22 FOR THE MONTH OF

-					
Sl. No.	Receipts	Amount	Sl. No.	Payments	Amount
1.	Opening Balance		1.	(a) One-sixth monthly transfer to A/c No. 24 (date wise details attached)	
				(b) surplus monies transferred for investment to A/c No. 24 (date-wise details attached)	
2.	Amount deposited in Account No. 22		2.	Transfer to other accounts in adjustment of erronous credits	
	<ul> <li>(i) Administration Charges</li> <li>(ii) Inspection Charges</li> <li>(iii) Penal Damages on belated payment of EDL1 admn., Inspection charges.</li> </ul>		3.	Misc. payments (Details attached)	
3.	Miscellaneous Receipts (Details attached)		4.	Erroneous debits (Details attached)	
4.	Erroneous Receipts (Details attached)		5.	Closing Balance (as per Cash Book)	
,					
		,			
	Total			Total	<del></del>

NOTE:

Statement showing the expenditure on the implementation

prescribed procedure is enclosed.

#### EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976 CLASSIFIED SUMMARY OF RECEIPTS & PAYMENTS IN EDLI ACCOUNT NO. 24 FOR THE MONTH OF

(Cental Office)

	· · · · · · · · · · · · · · · · · · ·		_			
Sl. No.	Receipts	Amount Rs. F		SI. No.	Payments	Amount P.
1.	Opening Balance			1.	Amount transferred to Account No. 4 (Datewise details attached)	
2.	Amount received in Account No. 24  (a) One-sixth transfers from Account No. 22 of the regions (Date-wise details attached)			2.	Amount transferred to Investment Account (RBI)	
	(b) Surplus monies transferred for investment (date-wise details attached)				•	
3.	Interest Received on investments			3.	Misc. payments (Details attached)	
4.	Miscellaneous Receipts (Details attached)			4.	Closing Balance (as per Cash Book)	
5.	Erroneous Receipts (Details attached)					
	•					
	i.					
	•					
	Total				Total	

1 //5

## EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976 CLASSIFIED SUMMARY OF RECEIPTS & PAYMENTS IN ACCOUNT NO. 25 FOR THE MONTH OF \_\_\_\_

(Cental Office)

Sl. No. Receipts Amount Sl. No. Payments  1. Opening Balance  2. Amount transferred from Account No. 21 of the regions (date-wise details attached)  3. Miscellaneous Receipts (Details attached)  4. Erroneous credits in Account No. 25 (Details attached)  4. Closing Balance as per Cash Book	(Cent					
(Datewise details attached)  2. Amount transferred from Account No. 21 of the regions (date-wise details attached)  3. Miscellaneous Receipts (Details attached)  3. Amount transferred to other account in adjustment of erroneous credits in Account No. 25 (datewise details attached)  4. Erroneous credits in Account No. 25 (Details attached)  4. Closing Balance as per Cash Book	A	Payments	Sl. No.	Amount	Receipts	No.
(date-wise details attached)  3. Miscellaneous Receipts (Details attached)  3. Amount transferred to other account in adjustment of erroneous credits in Account No. 25 (datewise details attached)  4. Erroneous credits in Account No. 25 (Details attached)  4. Closing Balance as per Cash Book	nent		1.		Opening Balance	•
erroneous credits in Account No. 25 (datewise details attached)  4. Erroneous credits in Account No. 25 (Details attached)  4. Closing Balance as per Cash Book	tails	Amount transferred to Account No. 21 (Datewise details attached)	*2.			
	tails	erroneous credits in Account No. 25 (datewise details	3.		Miscellaneous Receipts (Details attached)	
		Closing Balance as per Cash Book	4.		Erroneous credits in Account No. 25 (Details attached)	
			•			
				•		
		!				
		1				
·						
					eu .	
					*	
Total Total		Total	-		Total	

<sup>\*</sup>upto 31-3-82 only.

## STATEMENT OF PAST PROVIDENT FUND ACCUMULATION (AS ON \_\_\_

Name of the Establishment

Code No.

Account No.	Name of the member as in Form No. 9 (Revised)	I	CE ON							(12.5 pa taken as n rupee and	off figures of tise or more text higher q less than 12 to be ignored	are to be uarter of a 2.5 paise is	No. of instal- ments in which the outstanding advances is to	Rate of interest recoverable on the outstanding	Remarks
			М	lember's	share		Emp	loyer's share		Member	Employer	Grand Total	be recovered	advance	
•		Member's contribution as on the last date of the month in which the estt. is covered	includ- ing pro- rata share of interest accrued		Last Outst- anding advance	Net Amount	Employer's contribution as on the last date of the month in which the estt. is covered	Interest including prorata share of interest accrued and share of other funds	Total				,		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)

### Chapter 8

				EVIOUS	ACCUM	ULATI	ONS REC	SISTER				
Code Nun Name of t		e Establishn shment	nent									
										of cove ellation	rage of exempt	ion
Amount to be transfe- rred as per the accep-	Due date of transfer	Actual date of transfer. Date of Bank Challan in respect of transfer in cash		Amount t	Amount transferred		Amount credited in ledger cards	Adjustment to be made to SRF Account due to rounding off.			Initials	
ted pre- vious acc- umulation statemtent		Securities	Cash	In Seurities	In Cash	Rs. P.	,	Dr.	Cr.	s.s.	Asstt. Accounts Officer	
		Date of acceptance by S.B.I as reported by CPFC/ SBI	Date	Rs. P.	Rs. P.	,						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)

## Chapter 8 REGISTER OF SECURITIES

(To be maintained by the Regional Office

SI. No.	Date of receipt	From whom received with the Code No, of the establish-		Date of cancella- tion of exemp- tion	Particulars of securities	securities	the securities (Purchase Price)	which interest	has to be transferre and	or which is realised for and the mode of trealisation	rom the amount he
		ment			•			the r und	Period	Amount	Mode
(1)	(2)	(3)	(4)(a)	(4)(b)	(5)	(6)	(7)	(8)	(9)	(10)	(11)

Accrued Period	Interest Amount		No. and date of the SBI letter acknow- ledging receipt of the securities		Initials		Remarks
,					S.S. <sub>~</sub>	Assistant Commi- ssioner	
(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)

(2) At the end of each month, the total number of Securities entered under Column 5 should be tallied with the number of securities found entered in the Register of valuable documents and a certificate to the effect that this has been done should be endorsed in the Register over the signature of the S.S.

NOTE: (1) This is to be maintained in respect of Establishments which transfer a part of their past accumulation in Securities.

#### Chapter - 8

#### INVESTMENT REGISTER - PUBLIC ACCOUNT

Pension Fund A/c
Insurance Fund A/c

(Separate register to be kept)

Date	Govt. share (Pension Fund only)	Interest on Investment	Total	Transfer to other account (if any)	Balance	Initial	Remarks (Authority letter No. & Date)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)

# REGISTER OF SECURITIES (CENTRAL OFFICE) EMPLOYEES' PROVIDENT FUND INVESTMENT REGISTER (To be maintained by the Central Office) (Separate Register to be kept for EPF, Pension and Insurance Fund)

Item	No.	State Bank of India letter		Previous Balance	Amount rece- ived from the State Bank of	Folio Cash Book (A/c No.	Amount of interest re-	Amount of redemption proceeds of	Premature sale	Total amount available for investment		Particulars o	f investment	
		No.	Date		India (Account No. 5/11/25)	5/11/25)	securities	securities			Central Govt.	State/ Guaranteed Securities	Bonds etc.	S.D.S.
											(a)	(b)	(c) .	(d)
(	1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)			

Particulars of Securities/Deposits						Balance left uninvested	Due date of interest	Date of Maturity	Securities	withdrawn	Initials	Remarks	
Face Value	Folio C.R.	Rate	Cost Price	Accrued interest	Bank commission	Total Cost				Nature and details	Amount		
(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)

## Chapter - 10

1		<b>Format</b>	of	•
L.	,	LOHINAL	VI.	٠

Receipt & Payment Account

Income & Expenditure Account

Balance Sheet -EPF/Pension/EDLI

- 2) Register of unposted items
- 3) Register of Advances & Recoveries
- 4) Register of unposted items

# (See paragraph 55) EMPLOYEES' PROVIDENT FUND ORGANISATION INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR (EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952)

		(EMPLOYEES	' PROVI	DENIEL	MD2	SCHEME, 1952)		
Previous year	S. No.	Expenditure	Amount	Previous year	S. No.	Income	Sch. No.	Amount
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	1.	Salaries of Officer & Staff			t.	Receipt by way of Administrative charges, Inspection charges and Penal Damages	(1)	
	2.	Allowances & Honorarium			2.	Interest carned on Investment of surplus Administration Fund		
	3.	T.A. & L.T.C.			3.	Receipt from Govt. & other Accounts	(11)	
	4.	Pension/Family Pension/ Death-cum-Retirement Gratuity			4.	Miscellaneous Receipts .		
	5.	S.P.F., D.L.I. Benefits			5.	Excess of Expenditure over Income		
	6.	(a) Other charges (Recurring and non-recurring)						
		(b) Maintenace of office Building/staff-quarters						
	7.	(a) Grants (b) Refund of G.I. Savings Fund Total Expenditure incurred on EPF Scheme						
	8.	Expenditure incurred on Administration of :						
		(a) E.P.S. Scheme						
		(b) E.D.L.I. Scheme						
		(c) A.E.C.D. Scheme						
***************************************	9.	(c) A.E.C.D. Scheme Excess of Income over Expenditure	· ····· · · · · · · · · · · · · · · ·					
***************************************	9.	Excess of Income over Expenditure TOTAL	PENDITI	IDF APPI	20PI	TOTAL .		
Previous year	9. SI. No.	Excess of Income over Expenditure TOTAL		Previous		TOTAL  RIATION ACCOUNT  Income	Aı	nount
Previous year	SI.	Excess of Income over Expenditure TOTAL INCOME AND EX			SI.	RIATION ACCOUNT	Aı	nount
	SI. No.	Excess of Income over Expenditure TOTAL  INCOME AND EX Expenditure		Previous	Sl. No.	RIATION ACCOUNT Income	Ai	mount
	SI. No.	Excess of Income over Expenditure TOTAL  INCOME AND EX Expenditure  Excess of Expenditure over Income Provision for Building Construction Fund Provision for Maintainace (Repair,		Previous	Sl. No. 1.	INCOME  Excess of Income over expenditure  Balance carried down to Balance	Ai	nount
	SI. No. 1. 2.	Excess of Income over Expenditure TOTAL  INCOME AND EX Expenditure Excess of Expenditure over Income Provision for Building Construction Fund		Previous	Sl. No. 1.	INCOME  Excess of Income over expenditure  Balance carried down to Balance	Ai	nount
	SI. No. 1. 2.	Excess of Income over Expenditure TOTAL  INCOME AND EX Expenditure  Excess of Expenditure over Income Provision for Building Construction Fund Provision for Maintainace (Repair, renewal & replacement) Fund. Balance carried down to Balance		Previous	Sl. No. 1.	INCOME  Excess of Income over expenditure  Balance carried down to Balance	Ai	nount
	SI. No. 1. 2.	INCOME AND EX  Expenditure  Excess of Expenditure over Income Provision for Building Construction Fund Provision for Maintainace (Repair, renewal & replacement) Fund. Balance carried down to Balance Sheet  TOTAL  Previous Year:	Amount	Previous year	SI. No. 1. 2.	RIATION ACCOUNT Income Excess of Income over expenditure Balance carried down to Balance Sheet  TOTAL  Foot-note:	Ai	nount
	SI. No. 1. 2.	Excess of Income over Expenditure  TOTAL  INCOME AND EX  Expenditure  Excess of Expenditure over Income  Provision for Building Construction Fund Provision for Maintainace (Repair, renewal & replacement) Fund.  Balance carried down to Balance Sheet  TOTAL  Previous Year:  (i)	Amount  The acc	Previous year	SI. No. 1. 2.	Excess of Income over expenditure Balance carried down to Balance Sheet		nount
	SI. No. 1. 2.	INCOME AND EX  Expenditure  Excess of Expenditure over Income  Provision for Building Construction Fund Provision for Maintainace (Repair, renewal & replacement) Fund.  Balance carried down to Balance Sheet  TOTAL  Previous Year:  (i)	The account of previous	Previous year  counts have tearned on ious years	Sl. No. 1. 2.	Excess of Income over expenditure Balance carried down to Balance Sheet  TOTAL  Foot-note: In complied on actual basis		nount
	SI. No. 1. 2.	Excess of Income over Expenditure  TOTAL  INCOME AND EX Expenditure  Excess of Expenditure over Income Provision for Building Construction Fund Provision for Maintainace (Repair, renewal & replacement) Fund. Balance carried down to Balance Sheet  TOTAL  Previous Year:  (i) (iii)	The account of prevolution of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation of the conformation	counts have tearned on ious years diture incurie Govt.	Sl. No. 1. 2. 2. inversinclusted for	Excess of Income over expenditure Balance carried down to Balance Sheet  TOTAL  Foot-note: In complied on actual basis stment of surplus Administration Fund ded in the current year or Adminitration of F.P.F. Scheme due	Rs.	nount
	SI. No. 1. 2.	Excess of Income over Expenditure  TOTAL  INCOME AND EX Expenditure  Excess of Expenditure over Income Provision for Building Construction Fund Provision for Maintainace (Repair, renewal & replacement) Fund. Balance carried down to Balance Sheet  TOTAL  Previous Year:  (i) (iii)	The account of prev (in the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the previous from the pr	counts have tearned on ious years liture incurse Govt.	Sl. No. 1. 2. 2 inverse finctured formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed formed for	Excess of Income over expenditure Balance carried down to Balance Sheet  TOTAL  Foot-note: In complied on actual basis stment of surplus Administration Fund ded in the current year or Administration of F.P.F. Scheme due or Administration of A.E.C.D.	Rs. Rs.	nount
	SI. No. 1. 2.	Excess of Income over Expenditure  TOTAL  INCOME AND EX Expenditure  Excess of Expenditure over Income Provision for Building Construction Fund Provision for Maintainace (Repair, renewal & replacement) Fund. Balance carried down to Balance Sheet  TOTAL  Previous Year:  (i) (iii)	The accident of previous from the Expension Extension Ex	counts have tearned on ious years diture incurse Govt. Siture incursed amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amounted amou	Sl. No. 1. 2. 2. c beet inverted for the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time are the first time	Excess of Income over expenditure Balance carried down to Balance Sheet  TOTAL  Foot-note: In complied on actual basis struct of surplus Administration Fund ded in the current year or Administration of F.P.F. Scheme due for Administration of A.E.C.D. Trear due from the employers but not	Rs.	nount
	SI. No. 1. 2.	Excess of Income over Expenditure  TOTAL  INCOME AND EX Expenditure  Excess of Expenditure over Income Provision for Building Construction Fund Provision for Maintainace (Repair, renewal & replacement) Fund. Balance carried down to Balance Sheet  TOTAL  Previous Year:  (i) (iii)	The accionate of previous from the Expension (a) Adrian (a) Adrian (a) Adrian (b)	counts have tearned on ious years liture incurse Govt. Siture incursed amound.	Sl. No. 1. 2. 2. e beer inversed for tred for the tree to the tree to the tree to the tree to the tree to the tree to the tree to the tree tree to the tree tree tree tree tree tree tree	Excess of Income over expenditure Balance carried down to Balance Sheet  TOTAL  Foot-note: In complied on actual basis struct of surplus Administration Fund ded in the current year or Administration of F.P.F. Scheme due for Administration of A.E.C.D. Trear due from the employers but not	Rs. Rs.	nount

#### EMPLOYEES' PROVIDENT FUND ORGANISATION

#### BALANCE SHEET AS AT..... EMPLOYEES' PROVIDENT FUND SCHEME, 1952

Year	SI. No.	Liabilities	Sch. No.	Amount	Previous Year	SI. No.	Assets	Sch. No.	Amount
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	1.	Employees' Provident Fund A/c	Ш			1.	Investment account		
	2.	Unclaimed Deposit A/c	IV				(a) Employees' Provident Fund	XVI	
	3.	Special Reserve Fund A/c	V				(b) Staff Provident Fund	XVII	
	4.	Death-Relief Fund A/c	VI				(c) Pension-cum-Gratuity Fund	XVIII	
	5.	Interest Suspense A/c					(d) Administration Fund	XIX	
		(a) Balance in the A/c to be credited to members upto 31-3-	VII			2.	Land and Building		
		(b) Amount received during the year and to be credited to members Account next year					(a) Assets acquired		
	6.	(a) Staff Provident Fund A/c	VIII				(b) Advance paid		
		(b) Staff Provident Fund Interest Account	ΙX				Total		
	<b>7</b> .	Pension-cum-gratuity A/c (Staff)	X			3.	Recoverable Advances (Staff)	XX	
	8.	Investment Fluctuation A/c	XI			4.	Special Reserve Fund (Recoverable)		
	9.	Security Deposits				5.	Security Deposits (Advances to parties)		
	10.	Building construction Fund	XII			6.	Remittance in transit	XXI	
	11.	Building Maintenance (repair, renewal and replacement) Fund	XIII			7.	Cash in hand		
	12.	Revenue surplus	XIV			8.	Cash at Bank ( Both SBI & RBI)	IIXX	
	13.	Group Insurance Scheme				9.	Sundry Debits	XXIII	
	14.	Sundry credits	xv						
	···-	TOTAL					TOTAL		

## Previous Year :

#### Foot-note:

(i) The accounts have been complied on actual basis

(ii)	Estimated amount due from the employers but not received (a) E.P.F. contribution	Rs.
	(b) Penal damages on contribution, Admn. charges and Inspection charges.	Rs.
(iii)	The investment of E.P.F., S.P.F. & Pension-cum-Gratuity Fund are shown in the Balance Sheet at cost price.	Rs.
(iv)	Out of the Building costruction Fund of Rs the cost of Land and Building acquired as on 31-3-19 including the Advances paid in Rs	Rs.

#### EMPLOYEES' PROVIDENT FUND ACCOUNT

#### **SCHEDULES**

#### SCHEDULE No. 1

Details of income:

- (1) Administration charges
- (2) Inspection Charges
- (3) Penal Damages

Total :--

#### SCHEDULE NO. II

Receipt from Government and other Accounts:

- (1) From Government for Admn. of Family Pension Scheme, A.E. C.D. Scheme
- (2) From other Accounts

Total :--

## DETAILS OF RECEIPT FROM OTHER ACCOUNTS APPEARING IN SCH. No. II

- (1) From Administration Account of E.D.L.I. Scheme.
- (2) From other Accounts.

Total :--

Less:

1. Amount transferred to other Accounts in Adjustment/

2. Transfer from Account No. 2 to Account No. 4 and vice-versa as per Regional Offices Accounts and Central Office Accounts.

Total :--Net Total :--

#### SCHEDULE No. III

**Employees' Provident Fund Account** 

Balance as per last Balance Sheet

#### Add:

Contribution (including refund of withdrawal and transferred securities) received during the year.

Contribution received by way of transferred securities (H.O.) (contra.)

Interest credited to members Account.

Other Receipts

Total :--

#### Less:

Payment made during the year to outgoing members on final settlement.

Premia paid during the year on members Life Insurance Policies.

Loan paid during the year to the members

Unclaimed Deposit Account

Miscellaneous payment amount to securities transferred back to exempted establishments.

Total :--

Balance as on 31.3.199......

#### SCHEDULE No. IV

**Unclaimed Deposit Account** 

Balance as per last Balance Sheet.

Add:

Amount transferred during the year.

Total :-

Less:

Amount paid during the year

Balance as on 31.3.199......

#### SCHEDULE No. V

Special Reserve Fund

Balance as per last Balance Sheet.

Add:

Amount recovered from employers Interest on S.R.F. Account

Less:

(1) Amount paid from Special Reserve Fund during the year

(2) Amount transferred to Death Relief Fund.

Balance as on 31.3.199......

#### SCHEDULE No. VI

Death-Relief Fund

Balance as per last Balance Sheet

Amount received from S.R.F. Account

Amount received during the year

Less:

Payment made during the year

Balance as on 31.3.199.....

#### SCHEDULE No. VII

Interest Suspense Account

Balance as per last Balance Sheet

#### Less:

- 1. Interest credited to members Account during the year.
- 2. Interest paid on deposits refunded to exempted establishments.
- 3. Interest paid to vendors.
- 4. Interest accrued on S.R.F. Account adjusted.
- Interest accrued on fluctuation Account adjusted.

Balance in the Accounts to be credited in the subscribers members Account upto 31.3.199..

#### Add:

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

Balance as on 31.3.199....

#### SCHEDULE No. VIII

A. Staff Provident Fund Account

Balance as per last Balance Sheet.

#### Add:

Contribution (including refund of withdrawal) received during the year

Interest credited to member's account.

Other Receipts.

Less:

Payment made during the year to outgoing members on final settlement.

Premia paid during the year on members life insurance policies.

Loan paid during the year to the members.

Other Payments (Transfer to other Regions.)

Balance as on 31.3.199\_\_

B. S.P.F. Account transferred from other Regions.

Balance as on 1.4.199......

Add:

Amount transferred out to the regions.

Less:

Amount received from other Regions.

Balance as on 31.3.199.....

Total (A + B):

#### SCHEDULE No. IX

Staff Provident Fund Interest Account.

Balance as per last Balance Sheet.

Add:

Interest realised on investment of securities.

2. Interest on S.B. Account

#### Less:

- 1. Interest credited to members Account during the year.
- 2. Interest paid to vendors

Balance as on 31.3.199......

#### SCHEDULE No. X

Pension-cum-Gratuity Account

Balance as per last Balance Sheet.

#### Add:

Amount transferred during the year from Account No. 4

Interest realised on S.B. Account.

Interest realised on securities during the year.

#### Less:

Payment made by the regions

Interest paid to vendors during the year

Balance as on 31.3.199.....

#### SCHEDULE No. XI

**Investment Fluctuation Account** 

- (A) Gain on redemption of securities accounted upto
- (B) Gain on redemption of securities accounted for the year.

(C) Interest on Fluctuation Account.

Total :--

Less:

Loss on sale of securities

Balance as on 31.3.199.....

#### SCHEDULE No. XII

**Building Construction Fund** 

Balance as per last Balance sheet.

Add:

- 1. Provision made during the year
- 2. Interest credited to the fund

Balance as on 31.3.199....

Note:

The cost of Land and Building acquired as on 31.3.199..... is Rs.....and the amount available for construction purposes as on 31.3.199..... is Rs.....

#### SCHEDULE No. XIII

Building Maintenance (repair/renewal, replacement) Fund.

Balance as per last Balance Sheet.

Add:

1. Amount appropriated from Revenue surplus during the year.

#### 2. Interest credited

Balance as on 31.3.199.....

#### **SCHEDULE No. XIV**

Revenue Surplus

Balance as per last Balance Sheet

#### Less:

- 1. Amount adjusted by the Regional Office
- Excess of Expenditure over Income during the year as transferred from Income and Expenditure Appropriation Account.

#### Add:

- (i) Amount adjusted by Regional Offices.
- (ii) Excess of Income over Expenditure during the year as transferred from Income and Expenditure Appropriation Account.

Balance as on 31.3.199.....

#### SCHEDULE No. XV

#### **Sundry Credits**

- (a) Suspense Account (Unclassified)
- (b) Erroneous Receipt
- (c) Irregular Payments
- (d) Over Payments

- (e) A.E.C.D. (D.A.) Account
- (f) Amount repayable to E.D.L.I. Account
- (g)(i) Pension Fund Investment A/c and S.R.F. Investment A/c
  - (ii) Amount invested in E.P.F. Account

#### (h) Erroneous Credit to Account No. 5

- (i) Amount not accounted for by the Regions though received in Account No. 5 from Account No. 1
- (ii) Extra credit given by Bank to Account No. 1/3 without any corresponding debit in Account No. 5
- (iii) Amount credited to Account No. 1/3 but not debited to Account No. 5
- (iv) Erroneous credit to A/c No. 5
- (i) Erroneous/Excess credit to Account No. 8
- (j) Excess credit to A/c No. 9

#### SCHEDULE No. XVI

Investment Account of Employees'
Provident Fund

(a) Securities purchased centrally (Cost Price)

Balance as per last Balance Sheet

#### Add:

- (i) Amount invested centrally during the year (Cost Price)
- (ii) Gain on the purchase of securities for the years.

#### Less:

- (i) Loss on sale of securities during the year
- (ii) Value of securities redeemed during the year.

Balance (a) as on 31.3.199.......

(b) Securities transferred by regions balance as per last balance sheet (Accepted Value)

#### Add:

Securities received during the year (Accepted value)

Other Adjustment

#### Less:

Securities returned back to establishments (Accepted value)

Other Adjustment

Balance (b) as on 31.3.199.....

Total (a) and (b)

#### SCHEDULE No. XVII

Investment Account of Staff Provident Fund

Balance as per last Balance Sheet

Add:

Amount invested centrally during the year (Purchase Price)

Total

Less:

Value of securities redeemed during the year.

#### SCHEDULE No. XVIII

Investment Account of Pension-cum-Gratuity Fund (Staff)

Balance as per last Balance Sheet.

Add:

Amount invested centrally during the year (Purchase Price)

Less:

Value of securities redeemed during the year

Balance as on 31.3.199......

#### SCHEDULE No. XIX

Investment Account of Administration Fund

Balance as per last Balance Sheet.

Add:

Investment made.

Less:

Securities redeemed during the year

Balance as on 31.3.199......

#### SCHEDULE No. XX

Recoverable advance (staff) as on 31.3.199....

- (a) Conveyance advance
- (b) House Building advance
- (c) Fan advance
- (d) Warm Clothing advance
- (e) Festival advance
- (f) Natural calamity advance
- (g) Advance of Pay/DA/TA
- (h) Food grain advance
- (i) Advance to Staff Co-operative Canteen\Stores.
- (j) Miscellaneous payment

Total :--

#### SCHEDULE No. XXI

Amount in transit

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

Total:

#### **SCHEDULE No. XXII**

#### Cash balance as on 31st March

- (a) State Bank of India
  - E.P.F. Account No. 1
  - E.P.F. Account No. 2
  - E.P.F. Account No. 4
  - E.P.F. Account No. 5
  - E.P.F. Account No. 8
  - E.P.F. Account No. 9
- (b) Reserve Bank of India
  - E.P.F. Investment Account
  - S.P.F. Investment Account

Pension-cum-Gratuity Investment Account

Total (a) + (b)

#### SCHEDULE No. XXIII

#### **Sundry Debits**

- A. Suspense Account (Unclassified)
- B. Irregular Payments
- C. Over Payments
- D. Erroneous debit to Account No. 5
  - (a) Excess accounted for by Regional Office as transfer to A/c No. 5 from A/c No. 1
  - (b) Extra debit made to Account No. 5 by bank.

Total:

#### FORM - 3

#### (See paragraph 25) EMPLOYEES' PENSION SCHEME, 1995 RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR

#### (Contribution Account)

S.No.	Receipt	Amount	S.No.	Payment	Amount
1.	Opening Balance as on 1st April		1.	Amount paid to outgoing members/ beneficiaries	
2.	(i) Contribution of employees and employers			(a) Amount of Employees' share with interest	
	(ii) Contribution of Govt.			(b) Withdrawal Benefits	
	(iii) Arrears of contribution of Govt. upto the year			(c) Life Assurance Benefits	
3,	Interest on the balance in the Public Account.	*******	-	(d) Pension	
4.	Interest of Savings Bank Account		2.	Other Payments:	
5.	Other Receipts:			(a) Regional contribution Account No. 10	
	(a) Regional contribution Account No. 10			(b) Central contribution Account No. 11	
	(b) Central contribution Account No. 11		3.	Closing Balance	
	(c) Erroneous Credit in Regional Contribution Account No. 10				
	TOTAL :		***************************************	TOTAL: ·	

#### FINANCIAL ADVISOR & CHIEF ACCOUNTS OFFICER

#### FORM - 4

#### (See paragraph 25)

#### **EMPLOYEES' PENSION SCHEME, 1995**

#### RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR

(Administration Account)

S.No.	Receipt	Amount	S.No.	Payment	Amount
1.	Amount received from Govt. towards cost of Administration, (upto 15/11/95)		1.	Balance amount incurred from EPF Administration Account B/F as on 1.4.19	
2.	Amount received from Pension Fund towards Administrative expenses.		2.	Payment on Administration:	
3.	Miscellaneous Receipt			(i) Revenue expenditure	
4.	Amount received from E.P.F. Administration Account $\text{C/F}$			(a) Salaries	
				(b) Allowances and Honorariam	
		•		(c) Travelling allowance	
				(d) Pension/Gratuity (Staff)	
				(e) S.P.F., D.L.I. Benefits.	
				(f) Other Charges	
	•			(g) Grants	
	•			(h) Charges on maintenancea and repairs of office building	
				(ii) Capital expenditure :-	
		,		Construction (Office Building etc.)	
	TOTAL:	······································		TOTAL:	,

FINANCIAL ADVISOR & CHIEF ACCOUNTS OFFICER

#### (See paragraph 25) EMPLOYEES' PENSION SCHEME, 1995 BALANCE SHEET AS ON 31ST MARCH

Balance as on 31st March Previous year	S. No.	Liabilities	Sch. No.	Amount	Balance as on 31st March Previous year	S. No.	Assets	Sch. No.	Amount
	1.	Employees' Pension Fund Contribution Account.				1.	Family Pension Fund contribution Investment Account kept in Deposit with Public A/c.	11	
	2.	Pension Fund Admn. Account				2.	Investment	111	•
		Amount incurred from E.P.F. Admn. Account.				3.	Pension Fund Admn. Account.		
	3.	Sundry Credits	f		•	4.	Amount recovearable from Central Govt.		
	4.	Investment Fluctuation A/c				5,	Cash Book Balance Contribution A/c	í۷	
						6.	Remittances in Transit		
						7.	Sundry Debits.	v	
		TOTAL			······································	•	TOTAL		

#### **NOTE**

Pension Contribution due from employers of exempted and unexempted estts. as on 31.3.
 Pension contribution due from Government as on 31.3.
 Family Pension Administration cost due from Govt. as on 31.3.
 Rs.

FINANCIAL ADVISOR & CHIEF ACCOUNTS OFFICER

## EMPLOYEES' PENSION FUND ACCOUNT SCHEDULES

SCHE	DULE !	No. I		D. I.	
Sundry	Credits	:	(B)	Balance Securit	e (A) : ies transferred by Regions
	1.	Account No. 10	-	Balance	e as per last Balance Sheet (accepted value)
	2.	Account No. 11	Add :	Securit	ies recd. (accepted value)
		Balance as on 31st March,	<b>.</b>	Securit	ies reed. (decepted value)
SCHE	DULE I	No. II	Less:	~ .	
Amour	nt kept ir	n deposit with Public Accounts		Securit	ies returned to Estts (accepted value)
Balanc	e as per	last Balance Sheet.		Balance	e(B):
Add:	<i>(</i> 2)	Amount donorised in Duktin			TOTAL (A+B)
	(i)	Amount deposited in Public Account during the year.	•		SCHEDULE IV
	(ii)	Government share of contribution	ion.	Cash B	ook Balance:
	(iii)	Interest on Public Account.		1.	Account No. 10
SCHE	DULE	No. III		2.	Account No. 11
Investr	nent in S	Securities			Balance as at 31st March,
(A)		sed centrally (Cost Price)		SCHE	DULE V
Add:	DatailC	e as per last Balance Sheet		Sundry	Debits:
Add :	(i)	Amount Invested (Cost Price)		1.	Account No. 10
	(ii)	Gain on purchases of Securities	S· .	2.	Account No. 11
		TOTAL:		,	Balance as at 31st March,
Less:	(i)	Loss on Sale of Securities			
	(ii)	Securities redeemed			

TOTAL:

# (See paragraph 19) EMPLOYEES DEPOSIT LINKED INSURANCE SCHEME, 1976 BALANCE SHEET AS ON 31ST MARCH

Balance as on 31st March Previous year	SI. No.	Liabilities	Sch No.		Balance as on 31st March Previous year	SL No.	Assets	Sch. No.	Amount
	I.	Employees Deposit Lin Insurance Fund A/c	ced			1.	Investment Account		
	2.	Employees' Deposit Lin Insurance Adm. A/c	ced			(a)	.Employees' Deposit Linked Insurance Fund Account		
	3.	Sundry Credits		1	-		(i) Investment in securities	11	
							(ii) Deposit in Public Account	III	
						(b)	Employees' Deposit Linked Insurance Adm. Fund A/c		
							(i) Amount invested in term Deposits	íV	
					•		(ii) Amount due from EPF Admn, A/c.	V	
						2.	Cash Balance	VI	
						3.	Remittances in Transit	VII	
					•	4.	Sundry Debits	VIII	
		TOTAL					TOTAL		

Rs.	Lakhs	1.	EDLI contribution due from employer as on 31-3-	rs Rs.
			,	•
Rs.	Lakhs	2.	EDLI Admn. and Inspection Charges due from employers as on 31-3-	Rs.
Rs.	Lakhs	3.	EDLI contribution (Govt.) share due as on 31-3-	Rs.
Rs.	Lakhs	4.	EDLI Admn. charges (Govt.) share due as on 31-3-	Rs.

Foot-note:

Previous year

FINANCIAL ADVISOR AND CHIEF ACCOUNTS OFFICER

#### FORM - 1

## (See paragraph 19) EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976 RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR

(Contribution Account)

S.No.	Receipt	Amount	S.No.	Payment	Amount
1.	Opening Balance as on 1st April	· · · · · · · · · · · · · · · · · · ·	1.	Assurance Benefits	
2.	(i) Contribution of employees		2.	Amount refunded to employers on grant of exemption	
	(ii) Contribution of Government		. 3.	Other payment in :	
	(iii) Arrearrs of contribution of Govt.	_		Account No. 21	
3.	Interest on investment in Public Account .	-		Account No. 25	
4.	Interest on investment in securities		4.	Closing Balance	
5.	Interest on S.B. Account				
6.	Penal Damgaes				
7.	Other receipts in :				
	Account No. 21				
	Account No. 25				
	TOTAL :			TOTAL :	,

#### FINANCIAL ADVISOR AND CHIEF ACCOUNTS OFFICER

#### FORM - 2 (See paragraph 19) EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976

RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR \_ (Administration Account)

	(ridiii)	monation t	iccount,		
S.No.	Receipt	Amount	S.No.	Payment	Amount
ı	Opening Balance as on 1st April		1.	Payment on Administration	
2.	Administration charges received from the employers during the year.		(a)	Revenue Expenditure	
3.	Inspection charges received			1. Salaries	
4.	Penal Damages			2. Allowances and Honorariam	
5.	Amount received from Govt. towards cost of Administration of the fund for			3. T.A. & L.T.C.	
6.	(a) Interest received on investment from Administration A/c.			4. Pension/Gratuity (Staff)	
	(b) Interest on S.B. A/c			5 Staff Provident Fund DLI Benefits	
	(c) Interest on Advance			<ol> <li>Other charges (Recurring and non-recurring)</li> </ol>	
7.	Other receipts:			7. Grants	
	Account No. 22			Maintenance and repairs of office building etc.	
	Account No. 24		(b)	Capital Expenditure: Construction of office building/staff quarters etc.	
	ı		2.	Other Payments:	
				Account No. 22	
				Account No. 24	
			3.	Closing Balance	
	TOTAL :			TOTAL:	

FINANCIAL ADVISOR AND CHIEF ACCOUNTS OFFICER

#### SCHEDULES - EDLI SCHEME BALANCE SHEET

	HEDULE NO. I dry Credits :		SCHEDULE NO. V Amount due from EPF Adm. A/c:
1.	Excess credit in A/c No. 21		(a) Transaction in A/c No. 24 Balance as per last Balance Shee
2.	Excess credit in A/c No. 25		Add: During the year
3.	Excess credit in RBI A/c		Less: Amount received back
4.	Excess credit in A/c No. 22	•	Balance as on 31st March
5. Bala	Excess credit in A/c No. 24 ance as on 31st March		(b) Transaction in A/c No. 22 Amount transferred to EPF A/c No. 2
SCI	HEDULE NO. II		Balance as on 31st March
	estment in Securities:		(a+b)
Bala	ance as per last Balance Sheet		SCHEDULE NO. VI
Les	<del>-</del>		Cash Book Balance:
	Securities redeemed during		1 4
D.I.	the year ance as on 31st March:		1. Account No. 21
	-		2. Account No. 25
	HEDULE NO. III		3. Account No. 22
	ount Deposited in Public A/c ance as per last Balance Sheet	132	5. Account No. 22
Daid	ance as per last balance sheet	132	4. Account No. 24
1.	Deposits made during the year	4	4. Nocoult (40. 24
2.	Govt. share of contribution 1996-97	2	5. Balance with RBI
3.	Govt. share arrears upto 1995-96	1	Balance as on 31st March
4.	Interest on balance in Public Account	116	SCHEDULE NO. VII Remittance in Transit:
Bala	ance as on 31st March:	152	1. From A/c No. 21 to 25
	HEDULE NO. IV		2. From RBI to A/c No. 25
		22	3. From A/c No. 22 to 24
Ado	ance as per last Balance Sheet	32	Balance as on 31st March
	Amount deposited during the year		Balance as on 51st Maich
aj	Amount deposited during the year		SCHEDULE NO. VIII
b)	Interest on SDA during	38	Sundry Debits:
Ο,	the year		1. Account No. 21
Les	s :		2. Account No. 25
	Amount redeemed during the year	36	
			3. Account No. 22
	Balance as on 31st March		Balance as on 31st March
	*************************		***************************************

[NOTE: The format of Balance Sheet etc. are appended to the relevant schemes also.]

#### REGISTER OF ADVANCES AND RECOVERIES FOR THE YEAR 19-19-

SI. No.	Name of the Official	No. and date of the voucher	Amount of	ance Ralance				h of	Total recoveries	Balance as on the	Remarks
		in which the advance was drawn	advance	Balance as on 1st April, if any	April Amount	May Amount	June Amount and so on	Till · March	during the year	31st March	
					Vr. No.	Vr. No.	Vr. No.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)

NOTE: If the items are numerous. It will be advisable to open separate Register for each kind of advance.

(To be maintained by Pre-Audit Section.)

#### REGISTER OF UNPOSTED ITEMS

•	Sl. No.	Code No. of Establishment	Month's F/12-A involved	Amount Rs. P.		Year's Balance Sheet in which exhibited as 'Suspense unclaimed	Year's Balance Sheet in which the 'Suspense item was released	Remarks
_	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)

NOTE: This is to be maintained in respect of contributions received but in respect of which the F-3A not forthcoming time of compilation of annual accounts.

SI. No.	Account No.	Name of the member	Open balar		Ap	rıl	M	ay	Jui	ne	Jul	у	Aug	ust	Septeml	ber	Octobe	<b>:</b> 1	Novembe	er	Decemb	ж	Janu	ary	Februa	ary	Mar	ch	ľŧ	otal
			Rs.	P.	Rs.	Ρ.	Rs.	P.	Rs.	P.	Rs.	Ρ.	Rs.	P.	Rs.	P.	Rs	P.	Rs. P	٠.	Rs.	₽. □	Rs.	P.	Rs.	P.	Rs.	Р.	Rs	P
(1)	(2)	(3)	(4	)	*(5	5)	(	5)	(7	')	(8)	)	(9	)	(10)		(11)		(12)		(13)		(14	4)	(15)	)	(16	)}	(1	17.)
	•		, , , , , , , , , , , , , , , , , , , ,		Е	;															4			ı						•
					R	1																								
		,			В	3																	•							
					E	)																					ŧ			
					R						,																			
					В	3																								
					E																									
					R																									
					В																									
					E																									
					R			`																						
					В	1																								
					E												•								•					
					R																									
					В																									
											•																			

<sup>\*</sup> E - Employee's Share; R - Refund of withdrawal; B - Board's Share.

	st credited during year employees' share	Total of Cols, 17 to 18	Advances paid during the year	Final payment to outgoing members	Closing Balance (4+19) - (20+21)	Remarks
Rs.	P.	Rs.	P. Rs.	P. Rs.	P. Rs.	P. Rs. P.
	(18)	(19)	(20)	(21)	(22)	(23)

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17/92

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Mouth	Voucher No. and date	S.P.F. contributions including refund of withdrawals		Refundable advances		Final settlement			Remarks
		Rs.	P.	Rs.		P.	Rs.	P.	

## CHAPTER - 14

#### OVER - PAYMENT REGISTER (E.P.F./E.P.S./L.F.)

St.	Name of the	Account	Name of	Amount	Brief circum-	How over-	Whether the	Person	ns found respon	nsible			No and date of	. '
No	member	No.	Payee	over paid	stances in	payment	over payment	~ ~ <del>~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ </del>			details of	the letter of	the letter of the	Remarks.
					which over-		occured due to				action taken to		CALC	if any
				•	payment	to light	defect in system/				recover the	reporting the	communicating	
					occurred		rule/procedure				amount and	cases to the	write off of the	
							of accounting or				the final result	CPEC	loss by the	
							due to human						Central Board	
							failing to be						of Trustees, if	
							reported as					•	any.	
							reported by the							
-							O.P. Review	Name of clerk	Name of S.S.	Name of				
							Committee			A Accounts				
			_				(Regl.)			Office APFC				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9a)	(9b)	(9c)	(10)	(11)	(12)	(13)

# **CHAPTER - 17**

<u>17.2</u> <u>FORMS</u>

#### **CHAPTER - 17**

#### 17.2 LIST OF SCHEME FORM/PROFORMA ATTACHED :-

#### NATURE OF RETURNS/PROFORMA

- 1. Form 9 (Revised)
- 2. \* Form 5 A
- 3. Form No. 11 (Revised)
- 4. Form No. 5
- 5. Form No. 10
- 6. Form No. 12 A
- 7. Form No. 3 A
- 8. Form No. 6 A
- 9. Form No. 3 (PS)
- 10. Form No. 4 (PS)
- 11. Form No. 5 (PS)
- 12. Form No. 6 (PS)
- 13. Form No. 7 (PS)
- 14. Form No. 8 (PS)
- 15. Form No. 9 (PS)
- 16. Form No. 1 (IF)
- 17. Form No. 2 (IF)
- 18. Form No. 3 (IF)
- 19. Form No. 4 (IF)

## FORM - 9 (Revised)

Size	•	•	•	•	14.5" X 8.5"
Folio		•	•	•	18 Kg. Paper
No. of Folios		•	•	•	25 in a bound volume.
No. of Lines	•	•	•	•	20 Broad lines in a Sheet.
Nature of Binding					With Calico and Vertical hinding.

	(Specimen Signature Card)	
EMPLOYEES' PROVIDENT FUND ORGANISATION	NAME OF THE ESTABLISHMENT WITH ADDRESS:	CODE NO. OF THE ESTT
DENT PUND OF	NAME OF THE SIGNATORY AND HIS STATUS:	
LES PROVI	Signature of the Employer	FOR OFFICE USE (Signature of Verifying,Official)
PLOY	<u> </u>	
EN EN INREC	В	
EMPLOY SPI CIMEN SIGNATURE CARD	C	1
CIME	SPI CIAL INSTRUCTIONS, IF ANY	

Contd.....

#### INSTRUCTIONS

- 1. On receipt of the Form-9, the certificate below should be completed.
- 2. Form-9 should be audited and accepted as instructed in the Manual of Accounting Procedure.
- 3. On acceptance of Form-9, Ledger card should be opened and the machine No. entered against each Account No. Simultaneously entries in Form-9 and Ledger card should be attested by Sec. Supervisor.
- 4. The names of employees who become members of the EPF/EPS Scheme after the date of coverage will be entered in this form with reference to Form -5 received monthly from the establishment.
- 5. Receipt of Form-2 (R) should be ensured in respect of all the members enrolled through Form-9/5.
- 6. (a) Employees attained the age 58 years; and
  - (b) Those drawing Pension are not eligible to become a member of the Pension Scheme.
- 7. The date reason for leaving service of member as reported through Form-10 should be linked in the Form-9 and the receipt of Form-3A should be ensured. Similarly, dates of re-joining or transfer should be noted in Form-9 under attestation of S.S.
- 8. On no account folios of Form-9 should be removed.
- 9. Form-9 should be kept under lock and key when not in use.
- 10. As an when an account is settled the account No. rounded and remark of settling of account should be made over the date and Initial of Asst. Accounts Officer by drawing horizontal line with the words-EPF A c closed, EPS A'c closed, DLI A'c closed, as the case may be.
- 11. The Remarks column (No. 13) may be utilised for recording the P.I. No., Scheme Certificate/PPO No.

#### CERTIFICATE

۱.	Certified that the book contains. from Sl. No.	
2.	Certified that the old Form-9/Fo cancelled and kept in safe custoo	·
CLE	RK S.S.	ASST. ACCOUNTS OFFICER
٠		DATE
		Contd

Folio No.....

17	$\sim$	n	T"	N.E.	O.
	.,		г.	N	L ≱.

SI. No.	Account Number	Name of the employee (in block capital)	Father's name (or husband's name in the case of married woman)	Date of Birth	Sex	Date of eligibility for mem- bership	Total period of previous service (excluding periods of breaks) as on the date off's joining the Fund	EDP No. of Ledger Card opened	Initials of S.S.	Date and reason of leaving service	Remarks and initials on settle- ment D.C S.S. A.O. E.P.F. E.P.S. D.L.I.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)

#### FORM -9 (Revised)

THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952 [PARA 36(1)] and THE EMPLOYEES' PENSION SCHEME 1995 [PARA 20] RETURN OF EMPLOYEES WHO ARE ENTITLED AND REQUIRED TO BECOME MEMBERS OF THE EMPLOYEES' PROVIDENT FUND AND PENSION FUND.

NO		OF THE FACTORY/EST	T	CODE
INDUSTRY IN WI	нсн	THE FACTORY/ESTT. IS	S ENGAGED	DATE OF COVERAGE
REGN. NO. OF TH	IE FA	CTORY/ESTABLISHME	NT	, •
If Factory/Estt.	. is c	overed under E.S.I.	Act, indicate the code No	o. alloted under E.S.I.
	,			E .S.I. Code No
Specimen Sign	atur	e of the Employer o	r Authorised Official:	•
Sr. No.		Name	Designation	Specimen Signature
1				
2				
3				
4	···- <del>-</del> ····			
		cimen signature card		. ,
REMARKS, IF A	NY	:		
NOTE :	(1)	This Form should be a	accompanied by declaration in	Form-2 by every employee.
	(2)	Any change in the aut to the Commissioner.	horised official/designated M	edical Officer should be intimated
			-	·
No. of employees	;		Signature of the e	mployer or other authorised Officer

Date and stamp of Factory/Establishment.

enrolled as members on the

date of coverage ?

#### "FORM NO. 5-A"

#### (FOR UNEXEMPTED ESTABLISHMENTS ONLY)

## THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952 (See paragraph 36-A)

## THE EMPLOYEES' PENSION SCHEME, 1995 (See paragraph 21)

## THE EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976 (See paragraph 1)

stal address of the	ne establishme he establishme	nt under the		Funds and Miscellaneous Pr	
stal address of the	he establishme		Employees' Provident F	unds and Miscellaneous Pr	
ustry or busines		ent and its bra			ovisions Act, 1952
	e in which an		anches/department, if ar	ıy	
ta of first comm	sà us winen enf	gaged		***************************************	
ic or macconin	encement of p	roduction/bu	ısiness (Trial/regular)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
te of closure by	the Previous r	nanagement			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
		` •	• •	, +	
Name	Age	Status*	Father's Name	Residential address	Date from which in position
(a)	(b)	(c)	(d)	(e)	(f)
······································				3	
,					
				•	
			g. Partner, Mg. Direct	tor, Director etc.	
Name	Age	**************************************	Father's Name	Residential address	Date from which in position
(a)	(b)	<u> </u>	(c)	(d) ,	(e)
	· · · · · · · · · · · · · · · · · · ·	········ · · · · · · · · · · · · · · ·			***************************************
			*		
		•	•		
					4
					Ÿ
	*Whether on lease, Part	*Whether proprietor, on lease, Particulars of lease Name Age	*Whether proprietor, partner, Mare Age Age  *Whether proprietor, partner, Mare Age Age  Age Age Age Age Age Age Age Age Age Age	*Whether proprietor, partner, Mg. Partner, Mg. Direction lease, Particulars of leaser.  Name Age Status* Father's Name  *Whether proprietor, partner, Mg. Partner, Mg. Direction lease, Particulars of leaser.  Name Age Father's Name	Name Age Status* Father's Name Residential address  (a) (b) (c) (d) (e)  *Whether proprietor, partner, Mg. Partner, Mg. Director, Director etc. on lease, Particulars of leaser.  Name Age Father's Name Residential address

	Name	Age	Father's Name	Residential address	Date from which in position
	(a)	(b)	(c)	(d)	(e)
A.	Occupier .				
В.	Manager				
11.	Particulars of the p business of the est			charge of, and responsibl	e for, the conduct of, the  Residential address
	(a)		(b)	(c)	(d)
		· · · · · · · · · · · · · · · · · · ·			
(i)				·	
(ii) (iii)	,				·
(iv) (v)					
(vi)				-	<b>▼</b>
	4				
				•	
					Signature of the employe Designation
				·	
-	š			•	Seal of the Establishment
Date	d19.				

# THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952 (Paragraph 34) AND THE EMPLOYEES' FAMILY PENSION SCHEME, 1971 (Paragraph 19)

Declaration by a person taking up employment in an establishment in which the Employees' Provident Funds & Family Pension Fund Scheme enforce I......S/o/W/ð/Daughter of..... do hereby solemnly declare that :-(a) I was employed in M/s.... (Name and full address of the establishment) and left service on \_\_\_\_\_ prior to that, I was employed in \_\_\_\_\_ \_\_\_\_\_\_ from \_\_\_\_\_\_ to \_\_\_\_\_. Fund from \_\_\_\_\_\_ to \_\_\_\_\_ and my account number (s) was/were.... I have/have not withdrawn the amount of my Provident Fund/Pension Fund. I have/have not drawn any superannuation benefits in respect of my past service from any employer. I have/have not never been a member of any Provident Fund and/or Pension Fund. I am drawing/not drawing Pension under EPS 95. I am a holder/not holder of Scheme Certificate. Scheme certificate surrendered/not surrendered. Date Signature or left hand thumb impression of the employee. (To be filled by the employer only when the person employed had not already been a member of the Employees' Provident Fund) Shri/Smt..... is appointed as ...... (Name of Employee) (Designation) in M/s with effect from (Name of the Factory/Establishment) (Date of appointment) Signature of the Employer/ Manager or other Dated..... **Authorised Officer** 

#### FORM - 5

## THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952 [Paragraph 36 (2) (a)]

		[To be sent t	to the Commissione	er with Form	2 (Revise	ed)]						
ame ar	nd address of th	e Factory/Estt			•••••							
Code Number of Factory/Establishment												
Sl. No.	Account No.	' Name of the Employee in Block (capital)	Father's Name (or husband's name in case of married woman)	Date of Birth	Sex	Date of eligibility for membership	Remarks					
l	2	.3	4	5	6	7	8					
•	Form 2 encl	osed :		authori		nature of the Emper of the Factory/						

#### Indicate the following in the remarks :--

- 1) Previous A/c No. & Service particulars with Form 13 (Revised)
- 2) The Scheme Certificate control No., if any, enclosing the certificate.
- Details of Pension being drawn, if any, under EPS. 95.
   (Such member should be enrolled for PF & EDLI only).
- 4) Enclose Form-2 (Revised), giving nomination for PF & also for Pension by all members.

#### FORM - 10

#### THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952 [Paragraph 36 (2) (a) & (b)]

		•	luring the month of			
SI. No.	Account No.	Name of member (in block letters)	Father's name (or husband's Name in case of married woman)	Date of leaving Service	Reasons for leaving Service	Remarks
1	2	3	4	5	6	7
Date				S	ignature of the En	mployer or othe
					Stamp of	the Factory/Es
India fo resignin	r permanent se	ettlement abroad or	etiring according to taking up employmeng up employment e	ent abroad (c) reti	enchment (d) dis	charged (e)
(Also fi	ll in form No.	5 overleaf)			Signature of	of the Employe
Note :-			ige of 58 years is ce	,		ployees Pensio

Only for Un Examp	ated Establishments			FORM 12/	A (Revised)			
Name and Address M/s			<b>EMPLOYEES</b>	PENSION SCHEM	NT FUNDS SCHEM ME (PARAGRAPH INSURANCE SCH	20 (4))	cr. i.	SULA CALLA CAPEO
Code No.		Currency Peiod fi Statement of cont Statutory rate of c	ributions for the M		to 31st	March, 199 🗍		filled in by the EPFO) shment Status Code .
Particulars	Wages on which Contributions are payable	Amount of a		Amount of contribution remitted		Amount of Administrative charges due	Amount of Administrative charges remitted	Date or Remittance (enclose triplicate copies of Challan)
1	2	recovered from the workers	payable by the employer	Worker's Share	Employer's Share	5	6	
E.P.F. A/c No. 01		1					A/c. 2	
Pension Fund A/c No: 10		NIL		NIL		NIL	NIL	
D.L.I. A/c No. 21		NIL		NIL			A/c. 22	
Total No. of Emp a) Contract b) Rest c) Total	loyees		Name & addre	ss of the bank in	which the amount	is remitted		

Details of Subscribers	· PF	Pension Fund	E.D.L.I.
No. of subscribers as per last month	١		
No. of New subscribers (Vide Form 5)	,		
No. of subscribers left service (Vide Form 10)			
(Net) Total Number of Subscribers			

Signatue of the Employer with official Seal

17/106

(For Unexempted Establishement only)

#### THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952.

(Paras 35 & 42) and

#### THE EMPLOYEES' PENSION SCHEME, 1995

(Para 20)

Contribution	Card for the C	urrency period from	Ist	19	to 31s	t	19	
1. Accou	int No. TN/	**************************************		5.	Statut	ory rate of	f contrib	ution
2. Name	/Surname		*******	6.	Volu	ntary high	er rate of	employees
3. Father	's/Husband's N	lame			contri	bution, if	any	
,	***************	the Establishment		. 7.		her opted ( ension ? Y		oute on full salary
Month	Amount of wages	CONT	RIBUTIONS	· <del> · - · -</del> ·		Refund of Advances	Non cont.	Remarks
	wages	Worker's Share En		ployer's Sl	nare	Auvances	service	
	Rs.	Rs. EPF		EPS b	Total c	T	From	
1	.2	3		4	<del></del>	5	6	. 7
April* 19								a) Date of Leaving service
May 19								*
June 19								b) Reason for leaving service
July 19								
August 19								c) Certified that the
September 19								total amount of contribution indicated in this
October 19								card,
November 19								col 3 + Col 4 (c) has already been
December 19								remitted in full in
January 19								EPF A/c No. I (Provident Fund contribution A/c
February 19								and in A/c No. 10
March 19	7							Contribution
Total			<del></del>				1	account vide note below)

Certified that the difference between the total of the contribution shown under the columns (3) & (4) of the above table and that arrived at on the total wages shown in column (2) at the prescribed rate is solely due to the rounding off of the contributions to the nearest rupee under the rule.

\* Contributions for the month of March paid in April.

Date	19	

Signature of Employer (Office Seal)

NOTE:-1) In respect of the Form (3A) sent to the Regional Office during the course of the currency period for the purpose of final settlement of the accounts of the members who had left service details of date and reasons for leaving service and also certificate as shown in the Remarks Column should be added.

- 2) If there is no period of NCS, the word "NIL" to be mentioned against the total column.
- 3) Wherever no wages are shown against any month the period should be shown as NCS under Col. 6.

#### FORM 6A

#### THE EMPLOYEES' PROVIDENT FUNDS SCHEME, 1952 [Paragraph 43]

#### AND

#### THE EMPLOYEES' PENSION SCHEME, 1975 [Paragraph 20]

Annual statement of contribution for the Currency period from 1st 19	to19
Name & Address of the Establishment	Statutory rate of Contribution
Code No. of the Establishment	No. of member voluntarily contributing
	at higher rate

SI. No.	Account Number	Name of member (in block letters)	Wages, retaining allowances (if any) and D.A. including cash value of food concession paid	Amount of Worker's contributions deducted from the wages	Employer's Contributions			of of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advance of advan			Refund of advance	Rate of higher volun- tary con- tribu tion (if any)	Remarks	
			during the currency period	EPF	EPF (a)	EPS 8 1/3% (b)	Total (c)		, ,					
(1)	(2)	(3)	(4)	- (5)		(6)		(7)	(8)	(9)				
			:			•								
	,													
			:											
				,	•									
				146										
						,	,		-					
			•					[						
								,						
								*						
			,	,										

No.	Reconciliation of Month An	of Remittances sount remitted	Total Rs. (Adı	Rs. nin, charges Rs.	Rs. Aggregate (	Rs. ) Cols. 5,6
			at	1.10% of wages)	contributions (	)
	EPF Contributions including refund of advances A/c no. 1	EPS Contributions A/c No. 10	Admn. Charges A/c No. 2	EDLI contributions	EÐLI Admn. Ch.	Date of Remittance
1.	Rs.	Rs.	Rs.			
2.	Rs.	Rs.	Rs.			
3.	Rs.	Rs.	Rs.			
4.	Rs.	Rs.	Rs.			
<b>5</b> .	Rs.	Rs.	Rs.			
6.	Rs.	Rs.	Rs.			
7.	Rs.	Rs.	Rs.		•	
<b>8</b> .	Rs.	Rs.	Rs.			
9.	Rs.	Rs.	Rs.			
10.	Rs.	Rs.	Rs.			
11	Rs.	Rs.	Rs.			
12.	Rs	Rs.	Rs.			
Total	Rs.	Rs.	Rs.			

- (i) Total no. of contribution cards enclosed:
- (ii) Certified that form 3 A duly completed, of all the members listed in this statement are enclosed.
- (iii) Certified that the difference between the figures of total F.P.F. contributions remitted during the currency period and those shown under Cols. 5 to 7 is solely due to the rounding off of amounts to the nearest 5 paise under the rules.

Signature of Employer (with) office seal	Signature of Employer (with) office seal

- NOTE:- (1) The name of all members:- including those who had left service during the currency period should be included in the statement.
  - (2) In case of substantial variation in the wages/contributions of any memberrs as compared to those shown in previous years statement, the reason should be explained adequately in the 'Remarks' column.

#### FORM NO. - 3 (P.S.)

#### (For exempted Establishments)

#### THE EMPLOYEES' PENSION SCHEME, 1995 [Paragraph 20 (i)]

Code No of the Estt.....

Consolidated	Return d	of employees	who a	re entitled	and	required	to	become	members	of t	the	pension
Fund on the date the	Pension	Scheme com	es into	force								

Name and Address of Establishment	Date of coverage
•	-

SI. No.	Account No.	Name of the employee (in capitals)	Father's Name (or husband's name in the case of married woman)		Date of Birth	Sex	Date of entitlement for membership	Remarks
1	2	3	4	5	6	7	8	9
					***************************************	····		
	<del></del>							
							<u> </u>	
-				,				-,4-4
			•					
						,		· ·

Date	Signature of the employer
Station	or other authorised officer

The information received in Form 5 (PS) in respect of the members leaving service shall be entered in this form by commissioner specifying clearly the reason for leaving service.

Stamp of the Establishment

- Note: (1) This form should be accompanied by declaration and nomination in Form 2 by every employee mentioned in column 3.
  - (2) The employees who have attained the age of 58 years and/or receiving Pension under the EPS 95 are not required to become a member of the Pension Scheme.
  - (3) In case the employee surrenders the Scheme Certificate, the Control No. of the certificate should be entered.
  - (4) The membership under P.F. and Pension will commence simultaneously.

# FORM No.-4 (P.S.) (For exempted Establishments only) THE EMPLOYEES' PENSION SCHEME, 1995 [Paragraph 20]

Return of employees entitled for membership of the Pension Fund during the month of
Name & Address of the Establishment
Code No. of the Establishment

SI. No.	Account No.	Name of the employee (in block capitals)	Father's Name or husband's name (in the case of married woman)	Date of Birth	Sex	Date of entitlement for membership	Remarks (Previous A/c No. & particulars of previous service (Enclose Scheme Certificate, if any)
ı	2	3	4	5	6	7	8
						•	
							-

Date:

Signature of the employer or other authorised officer of the Establishment

Note: An employee who has attained the age of 58 years and/or drawing Pension under the EPS - 95 is not to be enrolled as a member.

#### FORM: 5 (P.S.)

#### (For exempted Establishments Only)

#### THE EMPLOYEES PENSION SCHEME, 1995

(Paragraph 20 (2))

Return of Members Leaving Service During the Month of 19									
Name &	Address of	f the Establishment	*************************	*****************	***************************************	**************			
Code No	Code No. of the Establishment								
Sl. No.	Account No.	Name of the Member (in block capitals)	Father's Name (or husband's name in the case of married woman)	Date of leaving service	Reasons for leaving service (See note given below)	Remarks			
1	2	3	4	5	6	7			

Note: An employee who has attained the age of 58 years will cease to be a member of the scheme and entitled to receive the due benefit under the EPS - 1995.

Signature of the Employer Stamp of the Establishment

FORM - 6 (P.S.)
(For Exempted Establishment Only)

Total No. of Emp	oloyees	
(Contract	Rest	Total)

#### THE EMPLOYEES' PENSION SCHEME, 1995

(Paragraph 20)

	Statement of Co	ontribution for th	e month of		19
				Total No. of Subsc	ribers
Name & Add	ress of the Establis	hment	***************************************	•••••••••••	••••••
Currency per	iod from 1st April,	19	to 31st March,	19	
Code No. of	the Establishment	·····	Statutory Ra	ate of Contribution 8.	33 %
Total No. of subscribers	Wages on Which contributions are payable	Amount of contribution due 8.33%	Amount of Contribution remitted in A/c No. 10	Date of Remittance (Triplicate copy of the challan to be enclosed)	Name & Address of the bank in which amt. is remitted
1	- 2	3	4 .	5	6
Mo of Sub a	s per last month's r	,	,		
Add: No. of	S per last month s r New Subscribers Subscribers left se	vide Form 4 (PS)			nture of the Employo official seal)
Net Total: (This should	tally with the figur	es given in Col. 1)			
Note: 1)	•		-	ges & amount of con explanation should be	
2)	details indicating		s, amount, No. of	ded in the figures un subscribers and the e.	

Date:

#### FORM - 7 (P.S.)

## (For exempted Establishments Only) THE EMPLOYEES' PENSION SCHEME, 1995

(Paragraph 19)

Contribution card for members for the year 19.... 19....

		in excess of Rs. 5,000/-	••	
Month	Amount of wages, retaining allowance, if any & DA including cash value of food concession paid during the month	Contribution to Pension Fund 8.33% Rs.	Period of non-contributory service	Remarks
l	2	3	4	5
pril 19	, , , , , , , , , , , , , , , , , , ,			a) Date of leaving
fay /				service
ane aly				b) Reason of leaving service
ugust				c) Date of attaining the age of 58 years
eptember			*	
ctober			-	
ovember				(for stoppage of
ecember				contribution)
anuary			-	
ebruary				
farch	` .	_		
		Rs.		Rs.

# FORM NO. - 8 (P.S.) (FOR EXEMPTED ESTABLISHMENTS ONLY) THE EMPLOYEES' PENSION SCHEME, 1995 (PARAGRAPH 20)

SI. No.	Accou	nt Number	Name of member (in block letters)	Wages, retaining allowances (if any) and D.A. including cash value of food concession paid during the currency period	Contribution to Pension Fund 8.33% (Rs.)	Remarks
(1)		(2)	(3)	(4)	(5)	(6)
		of Remittan		Rs.	Rs.	
1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11.		Rs. 6 Rs. 6 Rs. 6 Rs. 6 Rs. 6 Rs. 7 Rs. 8 Rs. Rs. Rs. Rs. Rs. Rs. Rs. Rs. Rs. Rs.	Certified that the difference of total Pertiributions remitted durperiod & the total Pentiribution shown under Couton shown under Couton the rounding of amagnetic under the rules (With office seal)	erence between (i) nsion Fund con- ring the currency (ii) sion Fund contri- col. 5 is solely due ounts to the nearest	Total number of ceenclosed Form 7 (Certified that Form of all the members ement are enclosed already sent during currency period forment of the conceraccount 'Remarks' the names of the reabove.	PS)  n 7 (PS) complete s listed in this stat- d, except those g the course of the r the final settle- med members' furnished against
Total		Rs.	,			
NOTE	: (1)	should be left servi- their acco	included in this state ce were already sent ounts, the fact should	cluding those who had le ement. Where the Form to the Regional Office be stated against the me t in the month of	7 (PS) in respect of for the purpose of imbers in the 'Rema	such members ha final settlement or arks' column above

(2) The Form 7 & 8 are combined as Form 7/8 (Revised) to suit the coputerised preparation.

#### **FORM - 9 (PS)**

(For PF Exempted Establishment only)

#### THE EMPLOYEES' PENSION SCHEME, 1995

(Para: 24)

Declaration by a person taking up employment in an establishment in which the Employees' Pension Scheme is in force.

	(Name)
*son/v	vife/daughter of
do hei	reby solemnly declare that:
*(a)	I was lastly employed in
	(Name and full address of the establishment)
	and left service on
*(b)	I was a member of
	*and also of the Family Pension Fund from
	my account number(s) was/were
*(c)	I have/have not withdrawn the benefit accruing from the Family Pension Fund.
*(d)	I have never been a member of any Provident Fund nor Family Pension Fund.
*(e)	I am drawing/not drawing Pension under EPS - 95.
*(f)	I am a holder/not holder of Scheme Certificate.
*(g)	Scheme Certificate surrendered/not surrendered.
`	
	Signature or *right hand thumb impression of the employee
Date .	

\*Strike out whichever is not applicable.

NOTE: The principal employer should have filled it up also in respect of employees to be employed by or through a contract.

FORM - 1 (IF) (For exempted establishments)

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

(Paragraph 10)

		Code No. of the Estt						
	Consolidated Return of employees who are entitled and required to become members of the Insurance Fund on the date the Scheme comes into force.							
Name ar	nd Address of the I	Establishment	Date of Co	verage				
Industry	in which the Estal	blishment is engaged	Registration	n No. of t	he Estt			
SI. No.	Account No. as in P.F.	Name of the employee (in block capital)	Father's name (or husband's name in the case of married woman)	Sex	Remarks			
1	2	3	4	5	6			
	,	:						
Date -	:				the employer or horised officer			
NOTE etc. sho	: Remarks for uld be given at the		e. those in respect of employ	yees wh	o had left service			

Stamp of the Establishment

#### FORM - 2 (IF)

(For exempted Establishments only)

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

(Paragraph 10)

Return of employees entitled for membership of Insurance Fund

Name and Address of the Establishment

during the month19					,	_
Code N	lo. of the Esta	ablishment				
SI. No.	Account No. as in P.F.	Name of the employee (in block capitals)	Father's name or husband's name (in the case of married woman)	Sex	Date of entitlement for membership	REMARKS Previous Account No. in Provident Fund particulars of Prev. employer & the amount of accumulation
1	2	3	4	5	6	7
	·			-		

Date

Signature of the Employer or other authorised Officer of the Establishment

NOTE: This form should be accompanied by certified copies of the nomination(s)/and or changes there in made by each employee under Provident fund rules of the establishment.

Stamp of the Establishment

## FORM - 3 (IF)

## (For exempted establishments only)

## (PARAGRAPH 10)

No.	Account No.	Name of the Member (in block capitals)	Father's name or husband's name (in the case of married woman)	Date of Leaving Service	Reason for Leaving Service	REMARKS
1	2	3	4	5	6	7
				•		
	,			•		
te	:				Signature of t	

(c) To whom paid? (In shares, if any).