

The Employees' Deposit-linked Insurance Scheme, 1976¹

CHAPTER I PRELIMINARY

In exercise of the powers conferred by Section 6-C of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (19 of 1952), the Central Government hereby make the following Scheme namely:—

1. Short title, commencement and application.—(1) This Scheme may be called the Employees' Deposit-linked Insurance Scheme, 1976.

(2) The provisions of this Scheme shall come into force on the 1st day of August, 1976.

(3) Subject to the provisions of sub-section (2) of Section 16 and Section 17(2-A) of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952, this Scheme shall apply to the employees of all factories and other establishments ²[to which the said Act applies]:

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

2. Definitions.—In this Scheme, unless the context otherwise requires,—

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

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

4. Regional Committee.—The Regional Committee set up under Paragraph 4 of the Employees' Provident Funds Scheme, 1952 shall advise the Central Board on such matters, in relation to the administration of this Scheme, as the Central Board may refer to it from time to time and in particular on:—

- (a) progress of recovery of contributions, under this Scheme, both from factories and establishments exempted under Section 17 of the Act and other factories and establishments covered under the Act; and

1. *Vide* G.S.R. 488(E), dt. 28-7-1976, published in the Gaz. of India, Extra., Pt. II, S. 3(r), dt. 28-7-1976, p. 1910.

2. *Subs.* by G.S.R. 1788, dt. 7-12-1976 (w.e.f. 1-8-1976).

(b) expeditious disposal of prosecutions.

5. Delegation of power by the Central Board.—(1) The Central Board may, by a resolution, empower its Chairman or the Commissioner or both, to sanction expenditure, subject to such limits as may be specified in the resolution, on contingencies, supplies and purchases of articles required for administering the Insurance Fund subject to financial provision in the Budget, where such expenditure is beyond the limits up to which the Chairman or the Commissioner is authorised to sanction expenditure on any single item.

(2) The Central Board may also by a resolution empower its Chairman or the Commissioner or both, to appoint such officers and employees other than those mentioned in sub-sections (2) and (3) of Section 5-D of the Act, as the Chairman or the Commissioner may consider necessary for the efficient administration of this Scheme.

(3) All sanctions of expenditure made by the Chairman or Commissioner in pursuance of sub-paragraph (1) shall be referred to the Central Board as soon as possible after the sanction of the expenditure.

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

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

³[Provided that where the monthly pay of an employee exceeds ⁴[fifteen thousand rupees], the contribution payable in respect of him by the employer and the Central Government shall be limited to the amounts payable on a monthly pay of ⁵[fifteen thousand rupees] including dearness allowance retaining allowance (if any) and cash value of food concession.]

(2) Each contribution shall be calculated to the ⁶[nearest rupee, 50 paise or more to be counted as the next higher rupee and fraction of a rupee less than 50 paise to be ignored].

8. Mode of payment of contribution.—(1) The contribution by the employer shall be remitted by him together with administrative charges at such rate as the Central Government may fix from time to time under sub-section (4) of Section

3. *Ins.* by G.S.R. 969, dt. 14-7-1978 (w.e.f. 29-7-1978).

4. *Subs.* for "six thousand five hundred rupees" by G.S.R. 610(E), dt. 22-8-2014 (w.e.f. 1-9-2014).

5. *Subs.* for "six thousand five hundred rupees" by G.S.R. 610(E), dt. 22-8-2014 (w.e.f. 1-9-2014).

6. *Subs.* by G.S.R. 547, dt. 19-7-1983 (w.e.f. 1-4-1983).

6-C of the Act, to the Insurance Fund within fifteen days of the close of every month by a separate bank draft or cheque or by remittance in cash in such manner as may be specified in this behalf by the Commissioner. The cost of remittance, if any, shall be borne by the employer.

(2) It shall be the responsibility of the employer to pay the contribution payable by himself in respect of the employees directly employed by him and also in respect of the employees employed by or through a contractor.

(3) The Central Government shall credit its contribution to the Insurance Fund as soon as possible after the close of every financial year.

(4) The Commissioner shall deposit the bank draft or cheque received from the employers in the State Bank of India or any Bank specified in the First Schedule to the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970).

CASE LAW ► Administrative charges.—Where during the pendency of application for exemption, made to the appropriate Government under Section 17 of the Act, the Commissioner granted temporary exemption with retrospective effect from the date of commencement of the scheme under Para 28(7) thereof and subsequently the Government also issued the final order of exemption, administrative charges, held, not leviable. *Bharat Heavy Electrical Ltd. v. R.P.F. Commr.*, 1994 Supp (2) SCC 723 : 1994 SCC (L&S) 1185.

7[8-A. Recovery of damages for default in payment of any contribution.—⁸(1) Where a employer makes default in the payment of any contribution to the Insurance Fund, or in the payment of any charges payable under any other provisions of the Act or the Scheme, the Central Provident Fund Commissioner or such officer as may be authorised by the Central Government by notification in the Official Gazette in this behalf, may recover from the employer by way of penalty, damages at the rates given in the table below:—

TABLE

Sl. No.	Period of default	Rates of damages (percentage of arrears per annum)
(1)	(2)	(3)
(a)	Less than 2 months	Five
(b)	Two months and above but less than four months	Ten
(c)	Four months and above but less than six months	Fifteen
(d)	Six months and above	Twenty-five.]

7. Ins. by G.S.R. 522, dt. 16-8-1991 (w.e.f. 1-9-1991).

8. Subs. by G.S.R. 690(E), dt. 26-9-2008 (w.e.f. 26-9-2008).

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

8-B. Terms and conditions for reduction or waiver of damages.—The Central Board may reduce or waive the damages levied under Section 14-B of the Act in relation to an establishment specified in the second proviso to Section 14-B subject to the following terms and conditions, namely,—

- (a) In case of a change of management including transfer of the undertaking to workers' cooperative and in case of merger or amalgamation of the sick industrial company with any other industrial company, complete waiver of damages may be allowed;
- (b) in cases, where the Board for Industrial and Financial Reconstruction, for reasons to be recorded in its scheme, in this behalf recommends, waiver of damages up to 100 per cent may be allowed;
- (c) in other cases, depending on merits, reduction of damages up to 50 per cent may be allowed.]

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

10. Duties of employers.—⁹[(1) Every employer shall send to the Commissioner, within fifteen days of the commencement of the Scheme, a consolidated return in such form as he may specify, of the employees who are entitled and required to become members of the Insurance Scheme showing inter alia, the Insurance Scheme Number, name, accumulations in the Insurance Scheme as at the end of the financial or accounting year preceding the date on which this Scheme comes into force together with certified copies of nomination executed by each employee under the rules of the Provided Fund of the establishment.]

¹⁰[(1-A) Every employer shall send to the Commissioner within fifteen days of the close of each month, a return in ¹¹[Form 5 of the Employees' Provident Fund Scheme] of the employees,—

- (a) qualifying to become members of the Insurance Fund, for the first time during the preceding month together with the certified copies of nomination made by each such qualifying employee; and
- (b) leaving service of the employer during the preceding month [* * *]¹²:

Provided that if there is no employee qualifying to become a member of the Insurance Fund for the first time or there is no employee leaving the service of the employer, during the preceding month, the employer shall send a 'NIL' return.

(1-B) Every employer shall send to the Commissioner, within twenty-five days of the close of the month, in such form as he may specify, a monthly abstract

9. Subs. by G.S.R. 420, dt. 31-8-1992 (w.e.f. 19-9-1992).

10. Ins. by G.S.R. 420, dt. 31-8-1992 (w.e.f. 19-9-1992).

11. Subs. by G.S.R. 292, dt. 24-5-1994 (w.e.f. 1-3-1994).

12. Omitted by G.S.R. 24, dt. 31-12-1996 (w.e.f. 11-1-1997).

showing, inter alia, the aggregate amount of wages of all the members on which contributions are payable and the employer's contribution in respect of all such members for the month.]

(2) Every employer shall maintain such accounts in relation to the amounts contributed to the Insurance Fund by him as the Central Board may, from time to time, direct, and it shall be the duty of every employer to assist the Central Board in making such payments from the Insurance Fund ¹³[* * *] as are sanctioned by or under the authority of the Central Board.

¹⁴[(3) Every employer shall send to the Commissioner, an electronic format of the returns referred to in sub-paragraphs (1), (1-A) and (1-B), in such form and manner as may be specified by the Commissioner.]

(4) ¹⁵[* * *]

11. Inspection of records and registers by the Commissioner or Inspector.—Every employer shall, whenever the Commissioner or any other officer authorised by him in this behalf or an inspector so requires, produce before him the records and other registers then in his possession, for inspection.

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

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

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

¹⁶[**15. Investment of moneys belonging to the Insurance Fund.**—(1) All moneys standing to the credit of the Insurance Fund as on 31st March, 1997 shall be kept in deposit with the Central Government in the Public Account, and the Central Government shall allow interest at a rate not less than 8% per annum.

(2) The moneys credited as contributions to the Insurance Fund on and from the 1st day of April, 1997 shall be invested as per the investment pattern notified under Paragraph 52 of the Employees' Provident Funds Scheme, 1952.]

13. Omitted by G.S.R. 329, dt. 20-2-1978 (w.e.f. 4-3-1978).

14. Ins. by S.O. 1810(E), dt. 5-8-2011 (w.e.f. 5-8-2011). Prior sub-paragraph (3) was omitted by G.S.R. 329, dt. 20-2-1978 (w.e.f. 4-3-1978).

15. Omitted by G.S.R. 648, dt. 4-5-1977 (w.e.f. 21-5-1977).

16. Subs. by G.S.R. 334, dt. 29-8-1997 (w.e.f. 13-9-1997).

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

17. Disposal of the Insurance Fund.—(1) Subject to the provisions of the Act and of this Scheme, the Insurance Fund, not including therein the Insurance Fund Central Administration Account, shall not, except with the previous sanction of the Central Board, be expended for any purpose other than the payment of the benefits in accordance with the provisions of this Scheme.

(2) The Insurance Fund shall be operated upon by such officers as may be authorised in this behalf by the Central Board.

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

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

20. Audit.—(1) The accounts of the Insurance Fund, including the Insurance Fund Central Administration Account, shall be audited in accordance with the instructions issued by the Central Government in consultation with the Comptroller and Auditor-General of India.

(2) The charges on account of audit shall be paid out of the Insurance Fund Central Administration Account.

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

(2) The Central Government may make such modification in the budget as it considers desirable before sanctioning it.

(3) The Commissioner may, at any time during the year, make budgetary reappropriation of funds sanctioned in the budget by the Central Government, provided that,—

- (i) the total amount sanctioned in the budget by the Central Government is not exceeded;

17. Subs. by G.S.R. 286(E), dt. 4-4-2019 (w.e.f. 4-4-2019). Prior to substitution it read as:

"19. *Form and manner of maintenance of accounts.*—The Central Board shall maintain the accounts of its income and expenditure including its administrative account in Form 1 and Form 2 and the balance-sheet in Form 3. The accounts shall be prepared for the financial year and the books shall be balanced on the thirty-first March each year."

- (ii) it is made only for meeting such expenses of administration as are to be met from the Insurance Fund Central Administration Account in accordance with Paragraph 18; and
- (iii) every reappropriation so made shall be reported by him to the Central Board at its next meeting.

(4) The Commissioner shall place before the Central Board a supplementary budget for a financial year, giving detailed estimates and reasons, of inescapable expenditure which is likely to be incurred during the year for which no provision has been made in the sanctioned budget and which cannot be covered under the provisions of sub-paragraph (3). The supplementary budget as approved by the Central Board shall be submitted for sanction to the Central Government within a month of its being placed before the Central Board.

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

22. Scales of assurance benefits and the minimum average balance to be maintained by an employee.—¹⁸[(1) On the death of an employee, who is a member of the Fund or of a provident fund exempted under Section 17 of the Act, as the case may be, the persons entitled to receive the provident fund accumulations of the deceased shall, in addition to such accumulations be paid an amount, equal to the average balance in the account of the deceased in the Fund or of a provident fund exempted under Section 17 of the Act, as the case may be, during preceding twelve months or during the period of his membership, whichever is less, except where the average balance exceeds Rupees Fifty thousand, the amount payable shall be Rupees Fifty thousand plus 40% of the amount in excess of Rupees Fifty thousand subject to a ceiling of Rupees One lakh.]

(2) In the case of a part-time employee who was a member of the Fund ¹⁹[or of a provident fund exempted under Section 17 of the Act, as the case may be] while serving in more than one factory or establishment the quantum of benefit under this Scheme shall be determined with reference to the average of the aggregate balance in all his accounts in the Fund ²⁰[or of a Provident Fund exempted under Section 17 of the Act, as the case may be,] during the preceding ²¹[twelve months].

²²[(3) On the death of an employee, who is a member of the Fund or of a provident fund exempted under Section 17 of the Act, as the case may be, ²³[and was in employment] for a continuous period of twelve months, preceding the month

18. Subs. by G.S.R. 523(E), dt. 18-6-2010 (w.e.f. 18-6-2010).

19. Ins. by G.S.R. 329, dt. 23-2-1978 (w.e.f. 4-3-1978).

20. Ins. by G.S.R. 329, dt. 23-2-1978 (w.e.f. 4-3-1978).

21. Subs. for "three years" by G.S.R. 354, dt. 22-5-1990 (w.e.f. 1-3-1990).

22. Ins. by G.S.R. 9(E), dt. 8-1-2011 (w.e.f. 8-1-2011), as corrected by G.S.R. 83(E), dt. 11-2-2011.

23. Subs. for "who was in the employment of the same establishment" by G.S.R. 299(E), dt. 28-4-2021 (w.e.f. 29-4-2021 and shall be in force for a period of three years from 29-4-2021).

in which he died, the persons entitled to receive the provident fund accumulations of the deceased shall, in addition to such accumulations be paid an amount, equal to:—

²⁴[(i) the average monthly wages drawn (subject to a maximum of fifteen thousand rupees), during the twelve months preceding the month in which he died, multiplied by ²⁵[thirty-five times] plus fifty per cent of the average balance in the account of the deceased in the fund or of a provident fund exempted under Section 17 of the Act or under Paragraph 27 or 27-A of the Employees' Provident Funds Scheme, 1952, as the case may be, during the preceding twelve months ²⁶[* * *] subject to a ceiling of ²⁷[one lakh and seventy-five thousand rupees]:

Provided that the assurance benefit shall not be less than two lakh and fifty thousand rupees:

²⁸[Provided that the assurance benefit shall not be less than two lakh and fifty thousand rupees:]

Provided further that the assurance benefit shall not exceed ²⁹[seven lakh rupees]:]

(ii) the amount of benefit under sub-paragraph (1), whichever is higher.

Explanation.—In the case of a part-time employee who is a member of the Fund or of a provident fund exempted under Section 17 of the Act, as the case may be, who was serving in more than one factory or establishment for a continuous period of twelve months, preceding the month in which he died, the quantum of benefit under this Scheme shall be determined with reference to the average wages of the aggregate of all the wages wherever he was continuously working for more than twelve months, subject to the wage ceiling of ³⁰[fifteen thousand rupees].]

³¹[(4) The benefit under this Scheme shall be further increased by twenty per cent in addition to the benefit admissible under ³²[sub-paragraph (1) or (2)] of Paragraph 22, as the case may be.]

24. Subs. by G.S.R. 170(E), dt. 15-2-2018 (w.e.f. 15-2-2018). The provisions of the first proviso of clause (i) of sub-paragraph (3) of Paragraph 22 shall be in force for a period of two years from the date* of publication of this scheme in the Official Gazette.

* (15-2-2018)

25. Subs. for "thirty times" by G.S.R. 299(E), dt. 28-4-2021 (w.e.f. 29-4-2021 and shall be in force for a period of three years from 29-4-2021).

26. The words "or during the period of his membership, whichever is less" omitted by G.S.R. 299(E), dt. 28-4-2021 (w.e.f. 29-4-2021 and shall be in force for a period of three years from 29-4-2021).

27. Subs. for "one lakh and fifty thousand rupees" by G.S.R. 299(E), dt. 28-4-2021 (w.e.f. 29-4-2021 and shall be in force for a period of three years from 29-4-2021).

28. Ins. by G.S.R. 299(E), dt. 28-4-2021 (w.e.f. 15-2-2020 and shall be in force for a period of three years from 29-4-2021).

29. Subs. for "six lakh rupees" by G.S.R. 299(E), dt. 28-4-2021 (w.e.f. 29-4-2021 and shall be in force for a period of three years from 29-4-2021).

30. Subs. for "six thousand five hundred rupees" by G.S.R. 610(E), dt. 22-8-2014 (w.e.f. 1-9-2014).

31. Ins. by G.S.R. 610(E), dt. 22-8-2014 (w.e.f. 1-9-2014).

32. Subs. for "sub-paragraph (1), (2) or (3)" by G.S.R. 543(E), dt. 24-5-2016 (w.e.f. 24-5-2016).

23. Assurance benefit to whom payable.—(1) The nomination made by an employee under the Employees' Provident Funds Scheme, 1952 ³³[or under the Provident Fund exempted under Section 17 of the Act, as the case may be] shall be treated as nominations under this Scheme and the assurance amount shall become payable to such nominee or nominees.

(2) If no nomination subsists or if the nomination relates only to part of the amount standing to his credit in the Fund ³⁴[or of a provident fund exempted under Section 17 of the Act, as the case may be], the whole amount or the part thereof to which the nomination does not relate, as the case may be, shall become payable to the members of his family in equal shares:

Provided that no share shall be payable to—

- (a) sons who have attained majority;
- (b) sons of a deceased son who have attained majority;
- (c) married daughters whose husbands are alive;
- (d) married daughters of a deceased son, whose husbands are alive; if there is any member of the family other than those specified in clauses (a), (b), (c) and (d):

Provided further that the widow or widows, and child or children of a deceased son shall receive between them in equal parts only the share which that son would have received if he had survived the employee and had not attained the age of majority at the time of his death.

(3) In any case to which the provisions of sub-paragraphs (1) and (2) do not apply the whole amount shall be payable to the person legally entitled to it.

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

- (a) convicted for the murder or abetting in the murder of the member, he shall be debarred from receiving his share of deposit-linked assurance benefit which shall be payable to other eligible members if any of the family; or
- (b) acquitted of the charge of murdering or abetting in the murder of the member, his share shall be payable to him.]

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

33. Ins. by G.S.R. 329, dt. 23-2-1978 (w.e.f. 4-3-1978).

34. Ins. by G.S.R. 329, dt. 23-2-1978 (w.e.f. 4-3-1978).

35. Ins. by G.S.R. 420, dt. 31-8-1992 (w.e.f. 19-9-1992).

24. Assurance amount—How to be paid.—(1) The nominee or nominees or other claimants shall send a written application to the Commissioner through the employer in such form as the Commissioner may specify, to claim payment under this Scheme.

(2) If the person to whom any amount is to be paid under this Scheme is a minor or a lunatic, the payment shall be made in accordance with the provisions in the Employees' Provident Funds Scheme, 1952 relating to payment to such persons.

³⁶[(3) The payment may be made to the person, to whom payment is to be made through electronic or digital funds transfer system in any Scheduled Commercial Bank or any Post Office.]

³⁷[(4) The claims, complete in all respects submitted along with the requisite documents shall be settled and benefit amount paid to the beneficiary within ³⁸[twenty days] from the date of its receipt by the Commissioner. If there is any deficiency in the claim, the same shall be recorded in writing and communicated to the applicant within ³⁹[twenty days] from the date of receipt of such application. In case the Commissioner fails without sufficient cause to settle a claim complete in all respect within ⁴⁰[twenty days], the Commissioner shall be liable for the delay beyond the said period and penal interest @12% per annum may be charged on the benefit amount and the same may be deducted from the salary of the Commissioner.]

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

26. Annual Report on the working of this Scheme.—The Central Board shall approve before the ⁴¹[tenth of December] and submit to the Central Government before the ⁴²[twentieth of December] each year, a report on the working of the Scheme during the previous financial year.

27. ⁴³[* * *]

28. Special provisions relating to coal mines in respect of which applications are received for exemption from the provisions of this Scheme.—(1) (i) A Commissioner may by order and subject to such conditions

36. Subs. by G.S.R. 438(E), dt. 4-5-2017 (w.e.f. 4-5-2017).

37. Ins. by G.S.R. 334, dt. 29-8-1997 (w.e.f. 13-9-1997).

38. Subs. for "thirty days" by G.S.R. 527(E), dt. 2-7-2016 (w.e.f. 2-7-2016).

39. Subs. for "thirty days" by G.S.R. 527(E), dt. 2-7-2016 (w.e.f. 2-7-2016).

40. Subs. for "thirty days" by G.S.R. 527(E), dt. 2-7-2016 (w.e.f. 2-7-2016).

41. Subs. by G.S.R. 354, dt. 22-5-1990 (w.e.f. 1-3-1990).

42. Subs. by G.S.R. 354, dt. 22-5-1990 (w.e.f. 1-3-1990).

43. Omitted by G.S.R. 648, dt. 4-5-1977 (w.e.f. 21-5-1977).

as may be specified in the order exempt from the operation of all or any of the provisions of this Scheme an employee to whom the Scheme applies on receipt of application from such an employee:

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

(ii) Where an employee is exempted, as aforesaid, the employer shall in respect of such employee maintain such accounts, submit such returns, provide such facilities for inspection as the Commissioner may direct and pay such inspection charges and make such investments as the Central Government may direct.

(2) An employee exempted under sub-paragraph (1) may, by an application to the Commissioner, make a request that the benefits of the Scheme be extended to him.

(3) No employee shall be granted exemption or permitted to apply out of exemption more than once on each account.

(4) (i) The ⁴⁴[Central Provident Fund Commissioner] ⁴⁵[or Additional Central Provident Commissioner (Head Quarters) or Additional Central Provident Fund Commissioner] may by order and subject to such conditions as may be specified in the order exempt from the operation of all or any of the provisions of this Scheme any class of employees to whom this Scheme applies, on receipt of an application therefor, in such form as the Commissioner may specify:

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

(ii) Where any class of employees is exempted as aforesaid, the employer shall in respect of such class of employees maintain such accounts, submit such returns, provide such facilities for inspection, pay such inspection charges and make investments in such manner as the ⁴⁶[Central Provident Fund Commissioner] may direct.

(5) A class of employees exempted under sub-paragraph (4) or the majority of employees constituting such class may, by an application to the Commissioner, make a request that the benefits of this Scheme be extended to them.

(6) No class of employees or the majority of employees constituting such class shall be granted exemption or permitted to apply out of exemption more than once on each account.

44. Subs. for "Central Government" by G.S.R. 228, dt. 2-3-1989 (w.e.f. 25-3-1989).

45. Ins. by G.S.R. 299(E), dt. 28-4-2021 (w.e.f. 29-4-2021).

46. Subs. for "Central Government" by G.S.R. 228, dt. 2-3-1989 (w.e.f. 25-3-1989).

(7) Notwithstanding anything contained in this Scheme the Commissioner may in relation to a factory or other establishment in respect of which an application for exemption under Section 17(2-A) of the Act has been received, relax pending the disposal of the application, the provisions of this Scheme in such manner as he may direct.

⁴⁷[(8) Every employer shall send to the Commissioner, an electronic format of the returns referred to in clause (ii) of sub-paragraph (1) and clause (ii) of sub-paragraph (4), in such form and manner as may be specified by the Commissioner.]

⁴⁸[**28-A. Special provision in respect of Employees' Enrolment Campaign, 2017.**—The exceptions and modifications subject to which the provisions of this Scheme shall apply, in relation to the employees' whose membership have been declared under Paragraph 82-A of the Employees' Provident Funds Scheme, 1952, in accordance with the Employees' Enrolment Campaign, 2017, shall be as follows, namely—

In Paragraph 8-A, in sub-paragraph (1), for the Table, the following Table shall be *substituted*, namely—

“TABLE

(Applicable for remittances in respect of valid declarations under Employees' Enrolment Campaign, 2017)

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

⁴⁹[**29. Punishment for failure to submit returns, etc.**—If any person,—

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

47. *Ins.* by S.O. 1810(E), dt. 5-8-2011 (w.e.f. 5-8-2011).

48. *Ins.* by G.S.R. 1192(E), dt. 30-12-2016 (w.e.f. 1-1-2017) and shall cease to operate on June 30, 2017 as *subs.* by G.S.R. 301(E), dt. 29-3-2017 (w.e.f. 1-4-2017).

49. *Ins.* by G.S.R. 420, dt. 31-8-1992 (w.e.f. 19-9-1992).

he shall be punishable with imprisonment which may extend to one year or with fine which may extend to ⁵⁰[twenty-five thousand rupees], or with both.]

FORM 1(IF)

(For exempted establishments only)

THE EMPLOYEES' DEPOSIT LINKED-INSURANCE SCHEME, 1976

(Para 10)

Code No. of the Establishment

Consolidated Return of employees who are entitled and required to become members of the Insurance Fund on the date of Scheme comes into force.

Name and Address of the Establishment. Date of Coverage.

Industry in which the Establishment is engaged. Registration No. of the Estt.

Sl. 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	Remarks
1	2	3	4	5	6

Date:

Signature of the Employer or
other Authorised Officer

Station:

Note: Remarks for the missing A/c No. (i.e. those in respect of employees who had left service etc. should be given at the end).

Stamp of the Establishment

FORM 2(IF)

(For exempted establishments only)

THE EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976

(Para 10)

Return of employees entitled for membership of Insurance Fund

Name and Address of the Establishment.

during the month. 20.

Code No. of the Establishment.

Sl. 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

50. Subs. for "four thousand rupees" by G.S.R. 299(E), dt. 28-4-2021 (w.e.f. 29-4-2021).

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 therein made by each employee under Provident Fund Rules of the Establishment.

Stamp of the Establishment

FORM 3(IF)

(For exempted establishments only)

THE EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976

(Para 10)

*Name of the members of Insurance Fund leaving service
during the month of..... 20....*

Name and Address of the Establishment

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	Reason for Leaving Service	Remarks
1	2	3	4	5	6	7

Date:

Signature of the Employer
Stamp of the
Establishment

Note: In case of death of a member, while in service, furnish:—

- Date of payment of P.F. dues.
- Amount paid.
- To amount paid? (In shares, if any).

FORM 4(IF)

(For exempted establishments only)

Total No. of Employees

Contract Rest Total

THE EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976

(Para 10)

Monthly Statement of Contributions for the month of..... 20.....

Currency Period from 1st April, 20..... to 31-03-200.....

Total No. of members.

Name & Address of the Establishment Statutory Rate of Contribution 0.5%

Code No. of the Establishment.

Wages on which contributions are Payable	Amount of employer's share of contribution due @0.5% of the amount of wages shown in col. 1	Amount of administrative charges due at 0.01% of the amount of wages shown in col. 1	Employer's share of contribution remitted in A/c No. 21	Amount of administrative charges remitted in A/c No. 22	Date of remittance	Name & location of the Bank in which remitted of No. & date of the cheque/draft sent to Regional Office	Whether the triplicate challan receipt is enclosed, if not state reasons	Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

Date:

Signature of the
Employer
(with office seal)

No. as per last month's return (+) No. of new members vide Form 2(IF)(-) No. of members left service vide Form 3(IF).

*Net Total *This should tally with the figures given at the top right hand corner of the form.

- Note:** (1) If there is any substantial variation between the wages and amount of contribution shown above and those shown to the last month's return, suitable explanation should be given in the Remark's column.
- (2) If any arrears of contribution of damages are included in the figures under column 4, suitable details indicating the circumstances, Account No. of members and the period involved should be furnished in the Remark's column or on the reverse.

Regn. No. **FORM 5(IF)****THE EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976**

(Form to be used by a nominee/Legal heir of the deceased or guardian of the minor nominee(s)/Legal heir under Paragraph 23 of this Scheme)

(Note: Read the "instruction" carefully before completing this form)

(Through the employer under whom the deceased was last employed)

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

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

Name and address of the applicant	Sex	Age or year of birth	Marital Status	Relationship with the deceased	Remarks
(1)	(2)	(3)	(4)	(5)	(6)

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

Name and address of the applicant	Sex	Age or year of birth	Name of minor nominee/heir(s)	Sex	Age or year of birth	Relationship of the guardian with the minor nominee/heir(s)	Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)

2. The particulars in respect of the deceased member are furnished below.

- (a) Name of the deceased.
- (b) Father's name/or Husband's name (in the case of married women)
- (c) Date of Death
- (d) Last employed in
- (e) Account No. in Provident Fund/Insurance Fund

3. The particulars of the Savings Bank Account into which the amount is to be deposited.

Paragraph 24(3) of the Employees' Deposit-Linked Insurance Scheme, 1976

- (a) Name and address of the claimant
- (b) Name and full address of the Bank specified in the First Schedule to the Banking Companies (Acquisition and Transfer of Undertaking Act, 1980).
- (c) Savings Bank Account No. of claimant.

4. I declare that above particulars are true to the best of my knowledge.

Date:

Signature of the left/right hand thumbimpression of Shri/Smt./Km. (the applicant)

(Left thumbimpression in the case of illiterate male applicants and right thumb impression in the case of illiterate female applicants).

Advance Stamped Receipt

Received a sum of Rs*. (Rupees*.) from Regional Provident Fund Commissioner/Officer-in-Charge of Sub-Regional Office. by deposit in my Savings Bank

Account towards the Employees' Deposit-Linked Insurance Benefit.

Date. 20.

Affix Rupee 1 Revenue stamps

*The space should be left blank which shall be filled in by

RPFC/Officer-in-Charge of S.R.O.

Signature or right hand thumb-
impression of the claimant

Certified that the CLAIMANT signed/thumb impressed before me.

Enclosure:

Signature of the Authorised Officer

Date. 20.

Designation: Stamp of the Factory/
Estt.**Note:** The employer of unexempted establishments should fill in the column 2 and 3 only and the employer of exempted establishments should in all the column.

Balance in Provident Fund at the end of the month preceding the 36 months immediately preceding the death of member.

TO BE FILLED IN BY EMPLOYER ON DUE BASIS

Month	Both shares of contribution	Refund of withdrawal	Interest	Withdrawal	Progressive Balance
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					

Month	Both shares of contribution	Refund of withdrawal	Interest	Withdrawal	Progressive Balance
22					
23					
24					
25					
26					
27					
28					
29					
30					
31					
32					
33					
34					
35					
36					

Total of 36 months Provident Fund

Balance Rs.

Average Balance Rs.

CERTIFICATE

- (1) Certified that the particulars furnished above are correct.
- (2) Certified that the member died on while in service.
- (3) Certified that the Provident Fund accumulations of the deceased employee, late Shri/Smt/Km A/c No. were paid to Shri/Smt/Km
 - (i)
 - (ii)
 - (iii)

(The employer of exempted establishment shall send an attested copy of nomination of the deceased employee)

Date:

Signature of the employer
(Name and designation with official seal)

(FOR THE USE OF COMMISSIONER'S OFFICE)

Entered in F-21-A/9 (Revised)/IFI/Withdrawal Register.

Clerk

Head Clerk

(Under Rs.)

P.I. No.

Account No.

Section.

Passed for payment for Rs) and the amount may be remitted for credit to the Savings Bank Account No. in respect of Shri/Smt/ Kumari maintained at (Banks).

Account Officer

Date:

Paid by inclusion in Cheque No.

Clerk

Head Clerk

Assistant
Commissioner

Provident

Fund

or

Regional
Commissioner

Provident

Fund

FORM 1⁵¹[* * *]**FORM 2**⁵²[* * *]**FORM 3**⁵³[* * *]51. Form 1 *omitted*. by G.S.R. 286(E), dt. 4-4-2019 (w.e.f. 4-4-2019).52. Form 2 *omitted*. by G.S.R. 286(E), dt. 4-4-2019 (w.e.f. 4-4-2019).53. Form 3 *omitted*. by G.S.R. 286(E), dt. 4-4-2019 (w.e.f. 4-4-2019).

**EMPLOYEES' FAMILY PENSION CONTRIBUTION @ 1½%;
of the total wages paid to the subscriber during the month**

<i>Wages</i>	<i>Contribution</i>	<i>Wages</i>	<i>Contribution</i>
Rs	Rs	Rs	Rs
0—42	NIL	2529—2613	30
43—128	1	2614—2699	31
129—213	2	2700—2785	32
214—299	3	2786—2870	33
300—385	4	2871—2956	34
386—470	5	2957—3042	35
471—556	6	3043—3128	36
557—642	7	3129—3213	37
643—728	8	3214—3299	38
729—813	9	3300—3385	39
814—899	10	3386—3470	40
900—985	11	3471—3556	41
986—1070	12	3557—3642	42
1071—1156	13	3643—3728	43
1157—1242	14	3729—3813	44
1243—1328	15	3814—3899	45
1329—1413	16	3900—3985	46
1414—1499	17	3986—4070	47
1500—1585	18	4071—4156	48
1586—1670	19	4157—4242	49
1671—1756	20	4243—4328	50
1757—1842	21	4329—4413	51
1843—1928	22	4414—4499	52
1929—2013	23	4500—4585	53
2014—2099	24	4586—4670	54
2100—2185	25	4671—4756	55
2186—2270	26	4757—4842	56
2271—2356	27	4843—4928	57
2357—2442	28	4929—5000	58
2443—2528	29		

EMPLOYEES' PROVIDENT FUND @ 0.65%**Administrative Charges**

<i>Wages</i>	<i>Contribution</i>	<i>Wages</i>	<i>Contribution</i>
0—11	0.05	304—311	2.00
12—19	0.10	312—319	2.05
20—27	0.15	320—326	2.10
28—35	0.20	327—334	2.15
36—43	0.25	335—342	2.20
44—50	0.30	343—349	2.25
51—58	0.35	350—357	2.30
59—66	0.40	358—365	2.35
67—73	0.45	366—373	2.40
74—81	0.50	374—380	2.45
82—89	0.55	381—388	2.50
90—96	0.60	389—396	2.55
97—104	0.65	397—403	2.60
105—112	0.70	404—411	2.65
113—119	0.75	412—419	2.70
120—127	0.80	420—426	2.75
128—135	0.85	427—434	2.80
136—143	0.90	435—442	2.85
144—150	0.95	443—449	2.90
151—157	1.00	450—457	2.95
158—164	1.05	458—465	3.00
165—173	1.10	466—473	3.05
174—180	1.15	474—480	3.10
181—188	1.20	481—488	3.15
189—196	1.25	489—496	3.20
197—203	1.30	497—503	3.25
204—211	1.35	504—511	3.30
212—219	1.40	512—519	3.35
220—226	1.45	520—526	3.40
227—234	1.50	527—534	3.45
235—242	1.55	535—542	3.50
243—249	1.60	543—549	3.55
250—257	1.65	550—557	3.60

<i>Wages</i>	<i>Contribution</i>	<i>Wages</i>	<i>Contribution</i>
258—265	1.70	558—565	3.65
266—273	1.75	566—573	3.70
274—280	1.80	574—580	3.75
281—288	1.85	581—588	3.80
289—296	1.90	589—596	3.85
297—303	1.95	597—603	3.90
604—611	3.95	874—880	5.70
612—619	4.00	881—888	5.75
620—626	4.05	889—896	5.80
627—634	4.10	897—903	5.85
635—642	4.15	904—911	5.90
643—649	4.20	912—919	5.95
650—657	4.25	920—926	6.00
658—665	4.30	927—934	6.05
666—673	4.35	935—942	6.10
674—680	4.40	943—949	6.15
681—688	4.45	950—957	6.20
689—696	4.50	958—965	6.25
697—703	4.55	966—973	6.30
704—711	4.60	974—980	6.35
712—719	4.65	981—988	6.40
720—726	4.70	989—996	6.45
727—734	4.75	997—1000	6.50
735—742	4.80		
743—749	4.85	1000—	6.50
750—757	4.90	2000—	13.00
758—765	4.95	5000—	32.50
766—773	5.00	10,000—	65.00
774—780	5.05	50,000—	325.00
781—788	5.10	1,00,000—	650.00
789—796	5.15		
797—803	5.20		
804—811	5.25		
812—819	5.30		
820—826	5.35		

<i>Wages</i>	<i>Contribution</i>	<i>Wages</i>	<i>Contribution</i>
827—834	5.40		
835—842	5.45		Illustration
843—849	5.50		2509—
850—857	5.55		2000—13.00
858—865	5.60		509— 3.30
866—873	5.65		16.30

EMPLOYEES' DEPOSIT-LINKED INSURANCE CONTRIBUTION

@ 0.50% of the Total Wages

0—99	NIL	7900—8099	40
100—299	1	8100—8299	41
300—499	2	8300—8499	42
500—699	3	8500—8699	43
700—899	4	8700—8899	44
900—1099	5	8900—9099	45
1100—1299	6	9100—9299	46
1300—1499	7	9300—9499	47
1500—1699	8	9500—9699	48
1700—1899	9	9700—9899	49
1900—2099	10	9900—10099	50
2100—2299	11	10100—10299	51
2300—2499	12	10300—10499	52
2500—2699	13	10500—10699	53
2700—2899	14	10700—10899	54
2900—3099	15	10900—11099	55
3100—3299	16	11100—11299	56
3300—3499	17	11300—11499	57
3500—3699	18	11500—11699	58
3700—3899	19	11700—11899	59
3900—4099	20	11900—12099	60
4100—4299	21	12100—12299	61
4300—4499	22	12300—12499	62
4500—4699	23	12500—12699	63
4700—4899	24	12700—12899	64
4900—5099	25	12900—13099	65

5100—5299	26	13100—13299	66
5300—5499	27	13300—13499	67
5500—5699	28	13500—13699	68
5700—5899	29	13700—13899	69
5900—6099	30	13900—14099	70
6100—6299	31	14100—14299	71
6300—6499	32	14300—14499	72
6500—6699	33	14500—14699	73
6700—6899	34	14700—14899	74
6900—7099	35	14900—15099	75
7100—7299	36	15100—15299	76
7300—7499	37	15300—15499	77
7500—7699	38	15500—15699	78
7700—7899	39	15700—15899	79
15900—16099	80	18100—18299	91
16100—16299	81	18300—18499	92
16300—16499	82	18500—18699	93
16500—16699	83	18700—18899	94
16700—16899	84	18900—19099	95
16900—17099	85	19100—19299	96
17100—17299	86	19300—19499	97
17300—17499	87	19500—19699	98
17500—17699	88	19700—19899	99
17700—17899	89	19900—20099	100
17900—18099	90		

Note:— For calculating contribution more than wages 20,099 please multiply the figure shown above up to your figure as:—

Calculation of total wages of Rs 1,10,556 = w,

First multiply $20,000 \times 5 = 100000 = 100 \times 5 = 500$

10556 = 53

First amount may please see in the chart.

Net contribution Rs 553.00