GOVERNMENT OF INDIA MINISTRY OF LABOUR AND EMPLOYMENT

LOK SABHA

UNSTARRED QUESTION NO. 3927 TO BE ANSWERED ON 28.03.2022

FEATURES OF EMPLOYEES' PROVIDENT FUND SCHEME

3927. DR. AMOL RAMSING KOLHE:

SHRIMATI MANJULATA MANDAL:

SHRI OMPRAKASH BHUPALSINH alias PAWAN RAJENIMBALKAR:

SHRIMATI SUPRIYA SULE:

SHRI SUNIL DATTATRAY TATKARE:

SHRI GAJANAN KIRTIKAR:

SHRI KULDEEP RAI SHARMA:

DR. DNV SENTHILKUMAR. S.:

DR. SUBHASH RAMRAO BHAMRE:

SHRI GAUTHAM SIGAMANI PON:

SHRI C.N. ANNADURAI:

SHRI DHANUSH M. KUMAR:

Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:

- (a)the salient features of Employees' Provident Fund Scheme and the estimated number of employees presently covered under Employees' Provident Fund (EPF), State/UT-wise;
- (b)the State-wise total number of employees who are contributing regularly to EPF fund:
- (c)whether the Government has any proposal to ease the eligibility norms to benefit the beneficiaries and if so, the details thereof and the time by which the said proposal is likely to be implemented;
- (d)whether a large number of EPF accounts of staff/ workers are lying inactive for the last many years, if so, the details thereof and the reasons therefor;
- (e)whether it is also proposed to enhance employers' contribution under EPF and if so, the details thereof and the total number of cases of Employees' Provident Fund (EPF) settled by the Employees' Provident Fund Organisation during each of the last three years and the current year; and
- (f)the total number of cases of EPF for settlement during the said period, State/UT-wise; and whether any norms have been prescribed for the processing of claims, if so, the details thereof along with rate of settlement?

 ANSWER

MINISTER OF STATE FOR LABOUR AND EMPLOYMENT (SHRI RAMESWAR TELI)

(a): The Employees' Provident Fund (EPF) Scheme, 1952 is one of the three schemes framed under the Employees' Provident Funds and Miscellaneous Provisions (EPF & MP) Act, 1952. The EPF Scheme, 1952 aims at providing social security to employees employed in an EPF covered establishment in whole of India including Jammu & Kashmir and Ladakh. Under the Employees' Provident Fund (EPF) Scheme, 1952, an employee of any covered establishment drawing monthly wages up to Rs. 15,000 is statutorily required to join the fund and to contribute 12% of wages, which includes basic wages, dearness allowance and retaining allowance, if any. The employer is also required to contribute 12% of the wages.

A member of the EPF Scheme, 1952 is entitled to the benefit of withdrawal and advance from the EPF as per the provisions contained in the said scheme. Further, the Scheme was amended in March, 2020 by inserting the provision for allowing non-refundable advance to EPF members during Pandemic / Epidemic. This provision allowed EPF members to avail advance from their EPF account to the extent of 75 per cent of their balance or three-month wages whichever is less. The EPF members who have already availed the first COVID-19 advance can also opt for a second advance. A member is also entitled for credit of interest on his/her PF accumulations each year.

The details of State/UT-wise total members as on 31.03.2021 are at Annexure-I.

- (b): The details of Zone-wise average contributing members (2020-21) are at Annexure-II.
- (c): The wage ceiling for coverage under the EPF Scheme, 1952 is revised from time to time. Presently, it is Rs.15000/- per month.

The Code on Social Security, 2020 (36 of 2020), was notified on 29.09.2020, which subsumes 9 Central labours laws including the Employees' Provident Funds and Miscellaneous Provisions Act, 1952. The Central Government may frame any other scheme or schemes for the purposes of providing social security benefits under the said Code to self-employed workers or any other class of persons as per clause (d) of sub-section (1) of section 15 of the said Code. There is a provision under section 16 of the said Code which enables the Central Government to prescribe, by notification, different rates of employees' contribution for specified period for any class of employee. However, the said Code has not yet come into force.

- (d): As per paragraph 72(6) of the Employees' Provident Fund (EPF) Scheme, 1952, certain accounts are classified as 'Inoperative Accounts' and such accounts, have definite claimants. As on 31.03.2021, the amount lying in 11,72,923 inoperative accounts was Rs. 3930.85 crore (unaudited).
- (e) & (f): No, Sir. Employees' Provident Fund Organisation (EPFO) has a robust online and transparent mechanism of claims processing and settlement system in place, which is regularly monitored at the highest level. This system provides the access to the subscribers to ascertain the status of claim till the settlement is complete. The processing of claims is an ongoing activity and the time taken is less than 20 days for most of the claims. The details of Zone-wise total number of provident fund final claims settled during the years 2018-19, 2019-20, 2020-21 and 2021-22 (22.03.2022) are at Annexure-III.

Annexure referred to in reply to part (a) of Lok Sabha Unstarred Question No.3927 for answer on 28.03.2022 by Dr. Amol Ramsing Kolhe and Other Hon'ble MPs regarding Features of Employees' provident Fund Scheme.

Total Member Accounts as on 31.03.2021 – State/UT-wise				
States/UTs	Total Member Accounts			
Andaman & Nicobar Islands	52,791			
Andhra Pradesh	52,39,997			
Assam, Arunachal Pradesh, Manipur & Nagaland	11,41,058			
Bihar	22,24,195			
Chhattisgarh	22,29,247			
Delhi	1,99,08,340			
Goa	16,38,652			
Gujarat, Dadra & Nagar Haveli and Daman & Diu	2,02,28,910			
Haryana	1,91,64,075			
Himachal Pradesh	18,90,796			
Jammu & Kashmir	2,63,735			
Jharkhand	26,59,006			
Karnataka	3,02,70,006			
Kerala & Lakshadweep	37,58,835			
Ladakh	2,760			
Madhya Pradesh	59,04,928			
Maharashtra	5,21,50,254			
Meghalaya & Mizoram	1,43,986			
Odisha	37,36,094			
Puducherry	7,88,532			
Punjab & Chandigarh	74,82,970			
Rajasthan	68,15,577			
Tamil Nadu	2,98,45,826			
Telangana	1,41,37,217			
Tripura	1,12,094			
Uttar Pradesh	1,20,70,424			
Uttarakhand	38,77,217			
West Bengal & Sikkim	1,10,48,836			
All India	25,87,86,358			

Annexure referred to in reply to part (b) of Lok Sabha Unstarred Question No.3927 for answer on 28.03.2022 by Dr. Amol Ramsing Kolhe and Other Hon'ble MPs regarding Features of Employees' provident Fund Scheme

Average Contributing Members – Zone wise (2020-21)

Average Contributing Weinberg	S Zone wise (2020-21)
Zone	Contributing Members
Andhra Pradesh (Vijaywada)	11,48,445
Bengaluru (Bengaluru)	45,36,903
Bihar & Jharkhand (Patna)	12,60,867
Chennai & Puducherry (Chennai)	29,91,524
Delhi & Uttarkhand (Delhi)	34,34,924
Gujarat (Ahmedabad)	30,51,245
Haryana (Faridabad)	23,75,103
Jammu, Kashmir & Ladakh	1,53,754
Karnataka (Other than Bengaluru) & Goa (Hubli)	13,30,016
Kerala & Lakshadweep (Thiruvananthapuram)	11,25,670
Madhya Pradesh & Chhattisgarh (Bhopal)	16,19,021
Maharashtra (Excluding Mumbai) (Pune)	32,49,072
Mumbai I (Bandra)	31,57,352
Mumbai II (Thane)	28,63,234
North-Eastern Region (Guwahati)	4,17,114
Odisha (Bhubaneswar)	8,23,951
Punjab & Himachal Pradesh (Chandigarh)	14,42,307
Rajasthan (Jaipur)	11,38,991
Tamil Nadu (Excluding Chennai) (Coimbatore)	21,09,751
Telangana (Hyderabad)	28,76,832
Uttar Pradesh (Kanpur)	22,39,001
West Bengal, Andaman & Nicobar Islands & Sikkim (Kolkata)	29,39,210
All India	4,62,84,287

Annexure referred to in reply to parts (e) & (f) of Lok Sabha Unstarred Question No.3927 for answer on 28.03.2022 by Dr. Amol Ramsing Kolhe and Other Hon'ble MPs regarding Features of Employees' provident Fund Scheme.

Provident Fund Final Claims Settled

ZONE NAME	2018-19	2019-20	2020-21	2021-22 (22.03.2022)
ANDHRA PRADESH (VIJAYWADA)	1,20,446	1,20,158	1,36,759	1,22,099
BENGALURU (BENGALURU)	5,14,363	4,62,187	5,85,483	4,65,001
BIHAR & JHARKHAND(PATNA)	89,769	80,205	1,03,892	98,630
CHENNAI & PUDUCHERRY (CHENNAI)	3,82,602	3,14,389	3,28,047	2,85,429
DELHI & UTTARAKHAND	5,23,845	5,00,622	5,39,466	4,33,253
GUJARAT (AHMEDABAD)	4,37,234	4,28,748	4,73,200	4,29,961
HARYANA	4,27,701	3,79,201	4,27,321	3,67,014
JAMMU & KASHMIR AND LADAKH#	0	0	790	26,473
KARNATAKA (OTHER THAN BENGALURU) & GOA (HUBLI)	1,61,130	1,46,144	1,66,262	1,43,813
KERALA & LAKSHADWEEP (THIRUVANANTHAPURAM)	1,53,779	1,23,495	1,25,587	1,16,495
MADHYA PRADESH & CHHATTISGARH (BHOPAL)	2,03,863	1,87,057	2,16,564	1,85,689
MAHARASHTRA(EXCLUDING MUMBAI)(PUNE)	4,38,904	3,89,331	4,10,829	3,90,850
MUMBAI-1 (BANDRA)	2,44,262	1,87,589	2,46,861	2,07,830
MUMBAI-2 (THANE)	3,73,208	3,22,785	3,87,898	3,41,559
NORTH-EASTERN REGION (GUWAHATI)	39,172	34,943	32,391	38,898
ODISHA (BHUBANESWAR)	96,251	63,536	71,818	77,534
PUNJAB & HIMACHAL PRADESH	2,54,599	2,45,783	2,41,971	2,20,505
RAJASTHAN	1,58,245	1,47,915	1,61,190	1,39,128
TAMIL NADU(EXCLUDING CHENNAI)	3,14,284	3,04,614	3,12,127	2,85,101
TELANGANA (HYDERABAD)	2,76,532	2,35,786	2,69,213	2,38,468
UTTAR PRADESH	3,20,649	2,82,143	2,98,671	2,86,738
WEST BENGAL, ANDAMAN & NICOBAR ISLANDS & SIKKIM				
(KOLKATA)	2,30,756	1,87,737	2,19,489	2,54,181
TOTAL	57,61,594	51,44,368	57,55,829	51,54,649

[#] extended by the Jammu and Kashmir Reorganization Act, 2019 (34 of 2019)
