

EMPLOYEES' PROVIDENT FUND ORGANISATION
NEW DELHI

XIV MEETING OF THE
PENSION IMPLEMENTATION COMMITTEE
(EXECUTIVE COMMITTEE – CBT, EPF)

ON

24th June, 1999 at 10.00 AM

Venue:

Committee Room, C-Wing
Shram Shakti Bhawan
New Delhi-110001.

XIV MEETING OF THE
PENSION IMPLEMENTATION COMMITTEE
(EXECUTIVE COMMITTEE – CBT, EPF)

ON

EMPLOYEES' PROVIDENT FUND ORGANISATION
NEW DELHI

XIV MEETING OF THE
PENSION IMPLEMENTATION COMMITTEE
(EXECUTIVE COMMITTEE – CBT, EPF)

ON

24th June, 1999 at 10.00 AM

Venue:

Committee Room, C-Wing
Shram Shakti Bhawan
New Delhi-110001.

AGENDA

Date of the Meeting : 24th June, 1999
Time : 10.00 A.M..
Venue : Committee Room, C-Wing
Shram Shakti Bhawan
New Delhi-110001.

Sl. No.	Item	Page No.
1.	Confirmation of the minutes of the 13 th Meeting held on 18.8.98	1-17
2.	Action Taken Report on pending matters.	18-21
3.	Review of the performance of Employees' Pension Scheme, 1995 for period ending 31.3.99.	22-33
4.	2 nd valuation report of Pension Fund for period 16.11.96 to 31.3.98 submitted by Shri Bhudev Chatterjee, Actuary appointed by the Govt. under para 32 of Employees' Pension Scheme-95.	
5.	Any other item with the permission of the Chair.	

ITEM NO. 1

**EMPLOYEES' PROVIDENT FUND ORGANISATION
(HEAD OFFICE)
NEW DELHI**

**DRAFT MINUTES OF THE XIII MEETING OF
PENSION IMPLEMENTATION COMMITTEE
(Executive Committee – CBT, EPF)**

Date : 18th August 1998
Time : 09.30 AM
Venue : Committee Room
Shram Shakti Bhawan, New Delhi

Following members attended the meeting :

- i) Shri Parduman Singh, Employees' Representative
- ii) Shri G Sanjeeva Reddy, Employees' Representative
- iii) Shri V P Chopra, Employers' Representative
- iv) Shri R S Kaushik, CPFC
- v) Shri A N Roy, Addl.CPFC & Convenor

Shri AK Kasliwal, Shri N Kannan, Employers' representative and Shri H B Dave, Employees' representative could not attend the meeting.

Shri R K Saini, Joint Secretary, Ministry of Labour & Shri B Chatterjee, Actuary attended the meeting as special invitees.

Secretary (Labour) & Chairman, Pension Implementation Committee welcomed the members. He informed the committee that he has reviewed the

performance in the implementation of Employees' Pension Scheme 1995 (EPS '95) with the Regional Provident Fund Commissioners, In-Charge of the Region and Controllers of Pension on 08th July 98. In the Review Meeting, it has been emphasised that :

- Appropriate attention be paid to expedite the data base creation work.
- Efforts be made to augment the collection of Form-2.
- Claims be settled within 30 days and minimise the return of claims.

He further informed the committee that the panel of actuaries appointed by the Government have presented draft report on 20th July 1998 after reviewing the 1st year valuation report, prepared and finalised by Shri B Chatterjee, Consultant Actuary.

Shri Parduman Singh pointed out that :-

- Though the interim relief was announced by the Government sometime during November 1997, (relief w.e.f. 16 November 1996) in most of the places, the said relief has not been released so far to the eligible beneficiaries.
- The pace of collection of Form 2 is not on the desired lines. He felt that it is the duty of the Employer to collect and forward Form 2 in the prescribed manner. Appropriate action may be taken against the defaulting employers in this regard.
- There are few cases where bachelor member died in service without filing Form 2 under Employees' Pension Scheme 1995. In such cases, the pension

benefit is denied to the parents of such deceased bachelor on the ground that Form 2 was not filed by the member concerned indicating the name of nominee. He felt that in such cases, the nomination filed under Employees Provident Fund Scheme 1952 may be accepted as nomination under Employees Pension Scheme 1995 for sanction of the pension to the parents of such deceased bachelor member.

- Life Certificate/Remarriage Certificate are being sent to EPFO Office by the pensioner concerned, instead of being collected by the respective paying branches of the bank. This procedure is causing delay in continuous release of the monthly pension to the pensioners. He pointed out that the Certificates are to be collected by the paying bank branches from the pensioner to avoid any further delay.

Adtl. Central Provident Fund Commissioner (Pension) submitted the following to clarify the position:

- For computing 4% relief to the pensioners, a software programme was developed by NIC and it was released to the ROs in January 1998. However, due to certain operational difficulties in the software, there may be some delay in working out the arrears for the back period and to release the same to the pensioners concerned. However, in certain offices these arrears are being calculated manually and released to the pensioners. The position in respect of each office will be verified and appropriate instruction will be issued to the ROs/SROs to ensure to release the 4% relief at the earliest.
- In regard to collection of form 2, circular instructions were issued to all the ROs/SROs for engaging the services of the Enforcement Officers for a

period of June and July months to expedite the collection of form 2 from the establishments. Progress is likely to improve in the coming periods.

- The nomination filed under Employees' Provident Fund Scheme, 1952 could not be taken into account for grant of pension to the parents of the deceased Bachelor members under EPS'95. Nomination form under EPS '95 needs to be filed as per the statutory provisions. However, a proposal was formulated with the approval of PIC/CBT and forwarded to consider amendment of the scheme allowing the parents of such deceased bachelor member for sanction of monthly pension. The proposal is under consideration of the Government.
- As per the procedure prescribed in the manual for disbursement of pension under EPS 95, the pensioners concerned are required to submit the Life Certificate/Re-marriage Certificate once in a year in the month of November to the branch manager of the paying branch, so that such certificate will be forwarded by the bank to the RO/SRO of EPFO concerned from where the reimbursement of pension is being given on month to month basis. Instructions will be reiterated to all the ROs/SROs to follow the laid down procedure and also advise the banks concerned to follow the prescribed practice in this regard.

Thereafter the agenda item were taken up for discussion.

Item No. 1 : Confirmation of the Minutes of the 12th Meeting of PIC held on 4th May 1998

Draft Minutes of the 12th Meeting of PIC held on 4th May 1998 were confirmed.

Item No. 2(a): Action Taken Report on the Outstanding Decisions of Earlier Pension Implementation Committee Meetings

The present position about the six impeding amendment proposals to the Employees' Pension Scheme 1995 approved by PIC/CBT was noted. Shri Parduman Singh has expressed concern for the delay in approving the said proposals by the Government. He requested for early finalisation by the Government and notifying the amendments to the Employees' Pension Scheme 1995.

Item No.2(b): Action Taken Report on the Decision of the 12th Meeting held on 4th May 1998

i) Collection of details about members and their family details and creation of Data base

The region wise position of collection of Form 2 and creation of data base for pension fund members with the position as on 30.06.98 was placed before the Committee.

	Number of Establish-ment	Number of Members	Percentage
Form 2 issued	251118	18750864	85.86
Form 2 Collected	158225	8202632	37.56
Data Base Creation	32029	2095852	9.59

Shri Parduman Singh and Shri G Sanjeeva Reddy expressed concern for the low performance. The committee desired that

- In order to improve the performance further, EOs may be engaged for another two months period (September and October 1998) to contact the Establishments concerned and for assisting them in securing form 2 from the members.
- Those regions which could not achieve the 60% target of Form 2 collection should be advised to achieve the 60% by 30.09.98 positively.
- Those regions who have already achieved 50% and above progress, should be advised to add not less than 10% progress in every month in the matter of collection of form 2 and data base creation.
- All regions be advised to achieve 100% Data Base creation by 31st Dec. 1998.
- Form 2 so far collected by the ROs/SROs should be stored appropriately in the respective offices.

Committee while expressing their concern for the low performance i.e. less than 30% in the matter of collection of form 2 in the regions of Bihar, Maharashtra, North-East and West Bengal, desired to instruct the concerned RPFCs/COPs to improve the position and also to achieve the prescribed target of 60% by 30.09.98.

The Committee expressed concern in the matter of data entry of form 2 in some regions. It has been explained that due to back-tracking of certain

outside agencies in some of the regions, the data entry work was delayed. Wherever the outside agencies have back-tracked, action has been taken to select a new agency following the prescribed procedure, to take up the data entry work. It is expected that data entry work will pick up in the coming months. While noting the concern of the Committee for capturing of the data into the computer system, it was clarified that appropriate instructions have been issued to the ROs to ensure getting the data transfer appropriately in EPFO Computer and then only the payment be made to the outside agencies.

The Committee desired that the staff working in the EDP Centres of ROs/SROs be trained properly to meet the requirements of capturing the data, transfer of the data and appropriate operations of the software packages to have uniformity and continuity in the working. It was also mentioned that the qualified and trained officials should be kept in EDP Centres atleast for a period of about 2 years.

ii) **Settlement of Pension Claims and Pendency Position**

Region wise performance in the area of settlement of claims under Form 10C, 10D with reference to claim forms received, settled, returned, rejected and pending as on 30th June was noted. The Committee desired that the RPFCs/COPs may be advised to minimise the returns of claim forms and also adhere to settlement of claims within the prescribed 30 days of time limit.

Item No. 3 Review of the Performance of Employees' Pension Scheme 1995
for period ending 30th June 1998

The Committee noted that the performance/status position as on 30th June 98 of the Employees Pension Scheme 1995.

- The committee while reviewing the progress in regard to database creation desired that Addl. Central Provident Fund Commissioner (Pension) may visit the Regional Offices where performance is poor and suggested that urgent action is required to be taken to improve the performance in those regions.
- The Committee expressed its concern on increase in the defaulting establishments under EPS 95. The Committee felt that stringent action be initiated by the RPFC concerned against the defaulting establishments to secure the compliance under EPS, 1995. In this connection, it was clarified that due to interim orders of the court, the compliance in respect of certain categories of establishments could not be obtained and thereby the default is increasing. However, it was clarified that instructions have already been issued to RPFCs concerned to identify the defaulting establishments to ensure and initiate strong action for securing the compliance, wherever the Court orders are not applicable. Once the case is finalised in the Supreme Court of India the position is likely to improve.
- It appears that Link Branches of Banks are not forwarding the PPOs to the paying branch within the prescribed time schedule and thereby causing delay in disbursement of first amount of pension.

- Date of credit of pension to the pensioners' account is not being furnished by the paying branch nor automatic credit of the pension payment to the pensioners account on month to month basis is being effected.
- Compared to the service charges being paid @ Rs 2.50 per Rs 100/- amount of pension being paid to pensioners, the service being given by the bank branches in regard to opening of accounts, crediting of pension, furnishing the date of credit of pension, obtaining and forwarding the Life Certificate/Re-marriage Certificate is not satisfactory.
- A quarterly review meeting by EPFO Regional Office be conducted with the officials of the link branch of the bank concerned, to look into various operational problems and to streamline disbursement of pension and reconciliation of pension payments

In regard to grant of exemption under EPS 95, Shri Parduman Singh desired that the Government should consider to grant exemption to M/s TELCO and other establishments also if they are found in order. While going into the modalities for grant of exemption, it was clarified that exemption can be considered for the establishment as a whole and the establishment Pension Scheme should cover all categories of employees including employees engaged by or through contractors. Since most of the establishments are not willing to include the contractors' employees in their establishment pension scheme, grant of exemption was posing problems. After a great deal of discussion on the subject and on consulting the actuary, it was felt that it may not be a viable proposition to provide partial exemption facility under Employees' Pension Scheme, 1995. Moreover the present provision of the Act and the scheme do not permit to consider grant of exemption for class of employees.

Second Valuation as on March 31st, 1998

While noting the action taken for the 2nd valuation of the pension fund as on 31.3.98 the Committee felt that the data so far collected is not satisfactory and the Regional Offices are to be impressed upon to expedite the submission of the required data.

- It has been informed that the proposal for appointing the Valuer for the 2nd valuation of the pension fund is to be cleared by the government and then only the data can be forwarded to the appointed Valuer for undertaking the 2nd valuation work. It was also informed that Sh. B. Chatterjee has been asked to develop the programme for extracting the data in respect of Employees' Payment Members (EPM), Employees' Pension Pensioners (EPP) & Employees' Pensioners Exit (EPE) from the existing data base structure. The EPM programme developed by actuary was put to test run with some of the offices and based on the feed back, the programme will be finalised and put into use with all the offices to extract the data. Since there is no data base structure for the exit cases, details are to be captured through manual process for the second valuation work. Necessary follow-up action are being taken to complete the work at the earliest.

Item No. 4 : Proposal for amendment to Para 14 of the Employees' Pension Scheme 1995

Shri Parduman Singh informed that the proposal as contained in the memorandum of amendment of Para 14 of the EPS 95 may be approved, in principle, but he suggested that the matter may be discussed and consulted with the

Trade Union Organisations by the Government and take their opinion before taking action on the subject. The Committee desired that the Government may convene the meeting of the Trade Union Organisations for discussing the item and decide properly.

Item No.5 First Annual Valuation of the Pension Fund as at 15.11.96 – Draft report of Panel of Actuaries appointed by Government to scrutinise final actuarial valuation report submitted by Shri B. Chatterjee, Valuer

Shri B Chatterjee, Consultant Actuary made presentation comments on final valuation report.

After listening to the actuary's presentation on the final report and the review report by the panel of Actuaries, the Chairman requested the members to deliberate on the summary of recommendations of panel of Actuaries particularly on the following :

- The outgo in respect of EFPS'71 beneficiaries as well as EPS beneficiaries should first be dispensed from the Public Account, so as to maximize the yield on the Employees Pension Fund (Para 9.3)
- A model "Assets Portfolio" for the EPS fund should be developed for the purpose of arriving at a stable rate of discount for valuation of liabilities and assets (Para 9.13)
- Actuarial valuation in future should comprehensively cover the provisions under para 32 of EPS and enhancement of benefits should be out of emerging surplus only (Para 9.14).

Shri Parduman Singh requested to reconsider his earlier suggestion to explore the ways and means to provide indexation under the Pension Scheme as he felt that this 4% or 3.75% increase might not be acceptable to the working class. He was of the opinion that indexation could be possible if the corpus deposited in Public account is invested as per the pattern of investment and some more amount is additionally collected by way of contribution from Employer's share of PF.

Shri R K Saini, Joint Secretary (Social Security) informed that in the event the amount deposited in the public account is to be withdrawn for investment in the high yielding securities as per the present pattern of investment, the Government is not prepared to contribute the share @ 1.16% of the wages. In other words, the Government may either allow to withdraw the amount from the public account or they may consider to give around 12.5% of interest on the public account but the Government contribution will be discontinued. In this connection, he informed the committee that in the short run, the proposal may be beneficial to the fund but in the long run it may not be beneficial to the fund. He further informed the Government contribution amount at present is less than the loss of interest amount being kept in the public account but in the longer run the contribution amount from the Government share may be more than the interest difference.

- Shri Parduman Singh suggested that the fund deposited in Public Account should get 12.5% interest. He also expressed concern that the recommendations of CBT is not being accepted by the Government in spite of the specific provision in the EPF & MP Act that the Fund is vested and administered by CBT. Hence he suggested that the EFPS 71 corpus and present contribution being transferred to Public Account be invested in the same pattern of investment of PF and/or the benefit under this Scheme be dispensed first from Public Account as recommended by panel of Actuary.

- Shri VP Chopra suggested that the matter of payment of benefits under EPS 95 from Public Account should be taken up by the Ministry of Labour with Ministry of Finance as has already been suggested by the Expert Panel of Actuaries.
- Chairman desired that the Actuary may conduct a study as to whether indexation could be possible with the present corpus and present contribution or by some increase in the contribution. It was also advised to examine the issue of expending the Pension Fund corpus in Public Account towards payment of pensionary benefits.
- Chairman also expressed concern as to why a full-fledged Actuarial cell could not be set up in EPFO as in the case ESIC and asked CPFC to bring an item for sanction of CBT.
- Shri Parduman Singh suggested that a separate investment wing for Pension Fund is required. It was clarified that the Investment Pattern being the same for PF & Pension Fund, such separate set up is not required.
- Addl. Central Provident Fund Commissioner clarified that, proposal for setting up of Actuarial Cell in Head Office & Field Offices are under consideration. Government has already advised EPFO to set up Actuarial Cell for conducting internal valuation on regular basis. Details of Actuarial Cell in ESIC has already been collected. However, a clear picture of actual requirement of officers/staff for the Actuarial cell at Head Office and Field Offices would be available only after the specific work norm for Actuarial cell under the Pension wing is spelt out for which the National Productivity Council has already completed its detailed study. Upon receipt of the NPC report and after detailed study of recommendation of Panel of Actuaries, the

proposal to set up a full fledged Actuarial cell at Head Office and Field Offices would be finalised in consultation with EPFO Actuary.

- Members also suggested that the EPFO Actuary or some other professional should examine suggestions of Panel of Actuaries and come up with the specific assignments to be handled by the said Actuarial cell so that in future there will not be any adverse comments in the valuation report on the non-availability of required actuarial data.
- Suggestion was also made that the Consultant Actuary be made a member of the Investment Committee. Shri R K Saini, Joint Secretary (SS) clarified that the EPFO Actuary cannot be a legal member of such Committees of CBT, but even now he is being associated as a special invitee of such Committees as and when required.

Summing up the discussion, Chairman desired that either we may ask the Panel of Actuaries to provide certain out line for the Model Asset Portfolio as suggested in Para 9.13 of the draft report or we may assign the task to special task force. He also directed to take immediate action for setting up of a full fledged Actuarial Cell under the Pension Wing.

Committee placed appreciation on record of the work done by the Panel of Actuaries and also for accomplishing the task in time. Finally Committee decided to request the Panel to submit final report.

Item No. 6 : Items suggested by Shri Parduman Singh

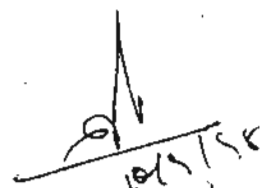
- (i) Each member of EPF & EPS should have permanent account number valid throughout the country.
- (ii) Each member be given a permanent social security card in which the details about himself and his family members as well as about his service be entered.

- It was clarified by Addl. Central Provident Fund Commissioner (Pension) that the committee set up for the purpose of introducing Permanent Account Number for members had a preliminary meeting and worked out the basic concepts. Further modalities will be worked out shortly. CPFC briefed about proposed structure & codes for providing Permanent Provident Fund Account Number. It was clarified that the Permanent number would be the first step towards implementation of Social Security Card proposed for the members. He also explained the financial implications of the proposal. Sri Parduman Singh observed that the finance should not be a problem for such far reaching and developmental work under the Social Security Scheme.
- (iii) Computer systems in all the Regional and Sub-Regional offices be interlinked
- The suggestion to interlink computer system in all ROs & SROs was accepted in principle. CPFC explained about the action has been taken for interlinking the computer systems in RO and SROs. 25 offices have already been interlinked. The proposal to replace all 386 and 486 computer machines with Pentium should be implemented on priority.
- (iv) All pensioners under the ceased Family Pension Scheme must be given the same pensionary benefits as are given under the Employees' Pension Scheme w.e.f. 16.11.1995 and the arrears be paid to them
- It was clarified that the pensioners under FPS 1971 have already been brought at par with EPS Pensioners and the 4% relief are also being released to them. Though Actuary had initially recommended increase in the

minimum widow pension w.e.f. 01.04.95 under FPS 1971 from Rs 250/- to Rs 300/-, CBT recommended increase up to Rs 360/-. However, the proposal to enhance the minimum widow pension under FPS 1971 from the present Rs 250/- to Rs 450/- to bring it at par with Widow Pension under EPS 95 is under active consideration of the Government. Financial implication and Actuarial Certificate in this regard have already been furnished to the Government.

- (viii) Life Assurance benefit of Rs 5000/- in case of death while in service should be paid to all members, who have died while in service since 16.11.1995 and continue to the paid in future.
- The committee was of the opinion that there existed provisions for Commutation of Pension /Capital Return in addition to Widow Pension & Children Pension concurrently under the new scheme, no such provision was felt necessary.

The meeting ended with a vote of thanks to the Chair.



(A N ROY)

Addl. Central Provident Fund Commissioner

LIST OF OFFICERS ATTENDED THE MEETING
FROM EMPLOYEES' PROVIDENT FUND ORGANISATION
AND MINISTRY OF LABOUR

1. Shri J P Shukla, Under Secretary, Ministry of Labour
2. Shri OP Goel, Technical Director, NIC-LISD
3. Shri Manoj Kulshreshta, Scientist/Engineer, NIC
4. Sri S K Ray, FA & CAO
5. Shri C Bheemanna, Addl. CPFC(P&T)
6. Shri A J Rao, Director (Computer)
7. Shri V P Ramaiah, RPFC(P)

ITEM NO. 2 : ACTION TAKEN REPORT ON PENDING MATTERS.

Sl. No.	Subject matter for proposed amendment to Employees' Pension Scheme, 1995	Action taken/Status position
1)	Allowing pension to dependent parents in respect of members unmarried or having no family members and that no nomination exist under Employees' Pension Scheme, 1995. (8 th PIC meeting dated 30.9.96) (144 th CBT meeting dated 3.12.96)	These four proposals have been accepted and the amendment notification issued by the Govt. on 22.2.99 which was published in official gazette on 6.3.99.
2)	Allowing Pension to disabled children for life irrespective of their age and numbers of children. (8 th PIC meeting dated 30.9.96) (144 th CBT meeting dated 3.12.96)	
3)	Provisions providing for retention of membership in Provident Fund. (10 th PIC meeting dated 16.9.97) (146 th CBT meeting dated 22.10.97)	
4)	Explanation regarding calculation of pensionable salary for period not earning normal wages. (10 th PIC meeting dated 16.9.97) (146 th CBT meeting dated 22.10.97)	
5)	Permitting option to the Provident Fund members who left employment between 1.4.93 and 15.11.95 and had not exercised option in favour of ceased Employees' Family Pension Scheme-1971. (8 th PIC Meeting dated 30.9.96) (145 th CBT Meeting dated 27.5.97)	These two proposals stands rejected by the Govt. as the same have not been found administratively and financially feasible.
6)	Payment of pensionary benefit under Employees' Pension Scheme, 1995 extending deemed option provisions for death cases occurred during permitted option period i.e. death cases occurred between 16.11.95 and 15.5.96. (10 th PIC meeting dated 16.9.97) (146 th CBT meeting dated 22.10.97)	
7)	Amendment to paragraph 39 of Employees' Pension Scheme, 1995 to include a provision for transfer of contribution upon grant of exemption from Employees' Pension Scheme, 1995. (10 th PIC meeting dated 16.9.97) (147 th CBT meeting dated 2.12.97)	CBT in its 150 th meeting held on 6.3.99 approved the proposal and recommended to the Government for amending Paragraph 39, to incorporate Table-E for transfer-in and transfer-out cases on grant of exemption under Employees' Pension Scheme, 1995. Accordingly, the proposal has been sent to the Govt. vide this office letter No. Pension.12(33)96/220 dated 23.4.99 for consideration and appropriate amendment in Paragraph 39.

Item No. 2 Action taken Report on the decisions of the 13th Meeting held on 18.8.98.

	Item	Action Taken															
i)	<p><u>Collection of details of members and their family details and creation of data base.</u></p> <p>Shri Parduman Singh and Shri G.S. Reddy expressed concern for the low performance. The committee desired that:</p> <ul style="list-style-type: none"> ➤ All the EOs be further engaged for 2 months exclusively for work relating to collection of Form-2. ➤ The regions be advised to achieve the 60% target by 30.9.98. ➤ The regions, who have already achieved 50% progress be advised to add not less than 10% progress every month. ➤ All regions be advised to achieve 100% data-base creation by 31.12.98. ➤ Form-2 collected should be stored in respective offices. <ul style="list-style-type: none"> • Committee while expressing their concern for the low performance i.e. less than 30% in the matter of collection of form 2 in the regions of Bihar, Maharashtra, North-East and West Bengal, desire to instruct the concerned RPFs/COPs to improve the position and also to achieve the prescribed target of 60% by 30.9.98. 	<p>Instructions have been issued to all the Regional Offices vide circular reference No. Pension/1(4)/97/F-2 dated 9.9.98 conveying the decisions of the committee and directing them to expedite the process of data base creation work. Matter is being followed up at fortnightly intervals.</p> <p>RPFs Bihar, Maharashtra, North-East and West Bengal have been suitably instructed to improve the position in respect of collection of Form 2 in regions. The progress achieved in these regions as on 15.5.99 are as under:</p> <table border="1" data-bbox="873 1653 1474 1924"> <thead> <tr> <th><u>Region</u></th> <th><u>Collection of Form-2 Member</u></th> <th><u>%</u></th> </tr> </thead> <tbody> <tr> <td>BR.</td> <td>3,05,133</td> <td>59.94</td> </tr> <tr> <td>MH.</td> <td>14,89,557</td> <td>44.20</td> </tr> <tr> <td>NER.</td> <td>1,11,717</td> <td>77.41</td> </tr> <tr> <td>WB.</td> <td>7,20,392</td> <td>40.29</td> </tr> </tbody> </table>	<u>Region</u>	<u>Collection of Form-2 Member</u>	<u>%</u>	BR.	3,05,133	59.94	MH.	14,89,557	44.20	NER.	1,11,717	77.41	WB.	7,20,392	40.29
<u>Region</u>	<u>Collection of Form-2 Member</u>	<u>%</u>															
BR.	3,05,133	59.94															
MH.	14,89,557	44.20															
NER.	1,11,717	77.41															
WB.	7,20,392	40.29															

	<p>➤ The committee further desired that the staff working in EDP Centres should be trained and kept in EDP Centres atleast for 2 years.</p>	<p>Apparently, BR and NER have achieved 60% target level. MH and WB could not achieve the target. The matter has been reviewed with RPFCS MH & WB recently. Impending court litigation and active resistance by opposing Trade unions are obstructing the desired result. They have been advised to follow persuasive effort in improving the position and achieve the target.</p> <p>Director (Computer) has been requested to take necessary follow up action in the matter.</p>
ii)	<p><u>Settlement of pension claims and Pendency position.</u></p> <p>The performance with regard to claim forms received, settled, returned, rejected and pending as on 30th June was noted. The committee desired that all the regions may be advised to minimise the return of claim forms and claim settled within 30 days of time limit.</p>	<p>Instructions have been issued to all Regional Offices on 21.10.98 to develop appropriate mechanism to monitor the return of claims. The position is being watched at monthly intervals.</p>
<p>Item No. 3 Review of the Performance of Employees' Pension Scheme 1995 for period ending 30th June 1998</p>		
i)	<p>The committee while reviewing the progress in regard to data-base creation desired that Addl. CPFC (P) may visit the Regional Offices where performance is poor and suggested that urgent action is required to be taken to improve the performance in those regions.</p>	<p>Addl. CPFC (P) visited the regions GJ, KN, WB, MH and BR and reviewed the performance of various work areas under Employees' Pension Scheme 95 particularly the matter relating to collection of Form 2 and creation of data-base. Appropriate follow up action is being taken regularly.</p>
ii)	<p>It appears that Link Branches of Banks are not forwarding the PPOs to the paying branch within the prescribed time schedule and thereby causing delay in disbursement of first amount of pension.</p> <p>Date of credit of pension to the pensioners' account is not being furnished by the paying</p>	<p>Detailed instructions have been issued on 6.10.98 to all the Regional Offices in the matter of reconciliation and regulation of pension payments to the pensioners being disbursed through Nationalised Banks. RPFCS/COPs have also been advised to hold quarterly meetings with the designated banks authorities to review the</p>

<p>branch nor automatic credit of the pension payment to the pensioners account on month to month basis is being effected.</p> <p>Compared to the service charges being paid @ Rs. 2.50 per Rs. 100/- amount of pension being paid to pensioners, the service being given by the bank branches in regard to opening of accounts, crediting of pension, furnishing the date of credit of pension, obtaining and forwarding the Life Certificate/Re-marriage Certificate is not satisfactory.</p> <p>A quarterly review meeting by Employees' Provident Fund Organisation Regional Office be conducted with the officials of the link branch of the bank concerned, to look into various operational problems and to streamline disbursement of pension and reconciliation of pension payments.</p>	<p>position and to improve the service delivery besides reconciling the pension payments. The action is on in various regions.</p>																
<p>iii) <u>2nd Valuation as on March 31st, 1998.</u></p> <p>Committee felt that the submission of data be expedited for completing the 2nd valuation work.</p>	<p>The work relating to 2nd valuation as at 31.3.98 has since been completed. The following is the data submitted to the Actuary:-</p> <table border="1" data-bbox="885 1236 1481 1462"> <thead> <tr> <th></th> <th>Target</th> <th>Data Submitted</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>EPM Data -</td> <td>54,56,000</td> <td>49,17,977</td> <td>90.14</td> </tr> <tr> <td>EPP Data -</td> <td>3,51,237</td> <td>2,76,939</td> <td>78.85</td> </tr> <tr> <td>EPE Data -</td> <td>13,08,277</td> <td>3,98,413</td> <td>30.45</td> </tr> </tbody> </table> <p>Shri B. Chatterjee, Actuary has finalised his report and submitted the same to the Govt./EPFO recently. The same is being placed before the PIC under Agenda item No.4.</p>		Target	Data Submitted	%	EPM Data -	54,56,000	49,17,977	90.14	EPP Data -	3,51,237	2,76,939	78.85	EPE Data -	13,08,277	3,98,413	30.45
	Target	Data Submitted	%														
EPM Data -	54,56,000	49,17,977	90.14														
EPP Data -	3,51,237	2,76,939	78.85														
EPE Data -	13,08,277	3,98,413	30.45														
<p>Item No. 4 Proposal for Amendment to Paragraph 14 of Employees' Pension Scheme-95.</p>																	
<p>i) The committee desired that the Govt. may convene a meeting of the organisation for discussing the proposal and decide properly.</p>	<p>Govt. is being requested to take necessary action in the matter.</p>																

ITEM NO. 3**EMPLOYEES' PENSION SCHEME 1995 – PERFORMANCE
REVIEW – STATUS POSITION AS ON 31.3.99****I. Collection of details about members and their families and creation of data base.**

Region-wise position indicating issue, collection and data entry of Form-2 for the members and their families is in the statement marked Annexure-I. The overall position in regard to data base creation as at 31.3.99 is as under:-

Total Members of E.P.F. as on 1.4.98	Total Contributing Members	Form-2 Issued		Form-2 Received		Data Entry Made in Computer	
		Members	% to Contributing Members	Members	% to Contributing Members	Members	% to Contributing Members
21219543	18925574	20756953	109.68	11248037	59.43	5399782	28.53

Collection of Form-2 and data entry into the computer is progressing gradually.

II. Settlement of pension cases and pendency.

As on 31.3.99, total 3,89,881 beneficiaries were sanctioned pension as detailed in Annexure-II. Region-wise position of receipt, disposal and pendency of claims at the end of 31.3.99 may be seen at Annexure-III. Efforts are on to bring down the pendency. The main reasons for disposal constraints resulting in pendency as informed by the regions could generally be classified as under:-

- Forms not attested by the employer requiring verification.
- Incomplete documents i.e. age proof, photographs, bank branch details not mentioned requiring back reference.
- Specimen signature differs, requiring reconfirmation.

III. Compliance under Pension Scheme-1995.

Region-wise compliance position as reported up to 31.3.99 may be seen tabulated in Annexure-IV. Position relating to defaulting units are as under:-

(1) NUMBER OF ESTABLISHMENTS			(2) ESTTS. DEFAULTING UNDER EMPLOYEES PENSION SCHEME 1995			(3) CONTRIBUTION DUE IN A/C.No.10 AS AGAINST COLUMN (1)			(4) CONTRIBUTION IN DEFAULT AS AGAINST COLUMN(2)		
Un- exempted	Exem- pted	Total	Un- exempted	Exem- pted	Total	Un- exempted	Exem- pted	Total	Un- exempted	Exem- pted	Total
						Rs.in Lakhs			Rs.in Lakhs		
296256	2948	299204	11505	175	11680	61910	26859	88769	7414	21003	28417

IV. Computerisation

- Pension Software 'CEPS' package was conceptualised in total 8 sub-programmes as follows:
 - i. Creation of Master Record for existing members and their families in the required format.
 - ii. Details of Existing Pensioners
 - iii. A Calculation Programme to compute individual Pensions and a Printout of the Pension Payment Order (PPO).
 - iv. Updating of individual Pension Accounts with their aggregations as to establishments, Regions and general consolidations.
 - v. Reconciliation of Bank Accounts and to issue letters to Pensioners not receiving pension.
 - vi. Provision of MIS with reference to data on Pensioners and Pension Payment.
 - vii. Monthly printouts of controls/Audit Inputs.
 - viii. Printout of Actuarial Valuation data on a concurrent basis.

- Seven Sub-programmes have been developed by NIC. The 8th Sub-programme relating to valuation work has been got done through Actuary. In order to have uniformity in operational areas in regard to implementation of Employees' Pension Scheme 1995, software developed by NIC is being used uniformly in all the offices for capturing the details of members and their families, existing pensioners, calculation of pension, generation of PPO, release of pension scroll on month to month basis, bank reconciliation with reference to pensioners and pension payments, MIS reports etc.

- Version 2.0 of CEPS, CAMPS, CRAS has already been released to all Regional Offices on 2.11.98. Inter-linking of Modules within the CEPS and integration of Software programmes have also been done to have proper utilisation of Software Package. All the Field Offices are in the process of operationalising the latest Version 2.0.
- Appropriate steps have been initiated to augment the Hardware Capacity at all offices to cope up with the requirement under Employees' Pension Scheme 1995.

V. **Banking arrangements**

Banking arrangement for disbursement of Pension on monthly basis is being expanded gradually with the increase of pensioners' number. Efforts are on for making similar arrangement with State Bank of India authorities at Calcutta, Patna and Bangalore. RPF, Karnataka is finalising arrangement with Syndicate Bank. RPF (MH) has signed the agreement with State Bank of India.

Up to date Region-wise list of banks associated for pension disbursement is as below:

S.No.	NAME OF THE REGION	NAME OF THE DESIGNATED BANK
1.	Andhra Pradesh	1) Andhra Bank 2) State Bank of India
2.	Bihar	1) Punjab National Bank
3.	Delhi	1) Punjab National Bank 2) State Bank of India
4.	Gujarat	1) Dena Bank 2) State Bank of India 3) Indian Bank
5.	Haryana	1) Punjab National Bank 2) State Bank of India
6.	Himachal Pradesh	1) Punjab National Bank 2) State Bank of India

- | | | |
|-----|-------------------|---|
| 7. | Kerala | 1) Canara Bank
2) State Bank of India
3) Syndicate Bank |
| 8. | Karnataka | 1) Canara Bank |
| 9. | Maharashtra | 1) Bank of India
2) Punjab National Bank
3) State Bank of India |
| 10. | Madhya Pradesh | 1) Punjab National Bank
2) State Bank of India |
| 11. | North East Region | 1) Punjab National Bank
2) State Bank of India |
| 12. | Orissa | 1) Bank of India
2) State Bank of India
3) UCO Bank |
| 13. | Punjab | 1) Punjab National Bank
2) State Bank of India |
| 14. | Rajasthan | 1) State Bank of Bikaner & Jaipur
2) Punjab National Bank |
| 15. | Tamil Nadu | 1) Indian Bank
2) State Bank of India
3) Indian Overseas Bank |
| 16. | Uttar Pradesh | 1) Punjab National Bank
2) State Bank of India |
| 17. | West Bengal | 1) Punjab National Bank
2) United Bank of India |

VI. Annual Actuarial valuation of pension fund (for period 16.11.96 to 31.3.98.)

Second year valuation fell due on 15.11.97. With a view to remove operational difficulties in computing position reckoning broken period, Government has allowed second year valuation covering the period from 16.11.96 to 31.3.98 so as to synchronise with the completion of financial year. Accordingly, the work relating to providing necessary data for the purpose to the Actuary has been completed and the

Consultant Actuary has since submitted the 2nd valuation Report of Pension Fund to the Government.

VII. Release of pension relief based on first valuation result.

Based on Actuarial valuation recommendations, Central Govt. has announced relief relating to the existing pensioners under the ceased Family Pension Scheme 1971 and Employees' Pension Scheme 1995. Position relating to release of said benefit to the pensioners, as on 15.5.99 is reported to be as under:-

(i) **Employees' Family Pension Scheme, 1971**

Total Pensioners (No.)	6%-15% released (No.)	4% released (No.)
173893	160260(92%)	120448 (69%)

(ii) **Employees' Pension Scheme 1995**

Total Pensioners	4% released	Pending
127809	70422 (55.10%)	57387 (44.90%)

Region-wise details in this regard are indicated in Annexure V.

VIII. Exemption under Para 39 of Employees' Pension Scheme

Any establishment or class of establishments may be granted exemption from the operation of the EPS 1995 by the appropriate Government if the Pension Scheme of the establishment provides pensionary benefits either at par or more favourable than the benefits available under the EPS 1995. During the year under report, 49 applications for grant of exemption were received by the various field offices and also certain establishments have made a direct reference to the Head Office. All such references have been attended by the respective offices by informing the establishments concerned the modalities and the procedure to be followed while filing the application for exemption. Accordingly, some of the establishments have formulated their Pension Schemes and filed the applications with the RPFCS concerned. Total 19 such cases have been received at the Headquarter Office during the year under Report. On scrutiny

of these schemes in consultation with the Actuary, most of the schemes have been returned to the RPFCs/establishments concerned indicating the deficiencies noticed, modifications to be carried out so as to bring it up on par with EPS 1995 in order to qualify for grant of exemption.

Govt. has granted Exemption to M/s. TELCO, Mumbai under Paragraph 39 of Employees' Pension Scheme-95 while rejected the exemption applications of M/s. IPCL & IOC as indicated below:

1) **M/s. TELCO Limited, Mumbai, Maharashtra.**

The Proposal and Scheme of the establishment has been considered by the Govt. and a notification dated 22.4.99 was issued by Govt. granting Exemption under Para 39 of Employees' Pension Scheme-95.

2) **M/s. Indian Petrochemicals Corporation Limited, Baroda, Gujarat**

The Proposal and the Scheme of the establishment stands rejected by the Central Government on 18.2.98. Later on the establishment did not improve the Scheme further, nor submitted so far.

3) **M/s. Indian Oil Corporation, Mumbai.**

The Proposal and Scheme of the establishment has been rejected by the Govt. on 24.9.97. However, the establishment has re-submitted the proposal which has been considered and forwarded to the Govt. for a final decision in the matter, Decision of the Govt. is awaited. The employees' union of the establishment have filed a petition in the honorable Supreme Court of India which is awaiting for final disposal.

FACTS

Exemption applications in respect of M/s. ONGC, GAIL & NTPC have been forwarded to the Government and pending decision. In respect of the remaining establishments as their Schemes were found to be deficient they have been communicated back through RPFCs for taking necessary action and re-submission, if they so wish. Most of these schemes formulated by the establishments have not covered all categories of employees. In some of the cases, the investment pattern prescribed under Section 17 (1C) of the Act read with paragraph 26 (1) of Employees' Pension Scheme-95 is not followed. Further, all the statutory benefit parameters provided in the Employees' Pension Scheme-95 have not been provided in the respective schemes of the

establishments. The Trust Rules of the establishments are not in tune with the structure provided under para 79C of the Employees' Provident Fund Scheme-1952 and other approved guidelines.

IX. Court Case

Multiple writ petitions challenging the validity of Employees' Pension Scheme-95 were filed in various High Courts by certain Trade Unions. So far three High Courts namely High Court of Judicature, Madras, Karnataka and Kerala have disposed of these writ petitions upholding the validity and legal vires of the Pension Scheme. However, on an interim order of 'Status Quo' passed by a division bench of Calcutta High Court an SLP has been filed before the Supreme Court. The Apex Court through an interim order and without prejudice to the contentions taken by the contesting parties permitted continuity of benefit admissibility under the new Pension Scheme of 1995 and compliance by the employers either under the new scheme or the old scheme of 1971 in accordance with the choice of the member concerned and subject to the final decision of the Court. The aforesaid SLP alongwith other Transfer Petitions were fixed for final disposal on 13.4.99. However, due to non-availability of bench on 13.4.99, the matter is now fixed for 27.7.99.

EMPLOYEES' PROVIDENT FUND ORGANISATION

Head Office - Bhavishya Nidhi Bhawan
14 - Bhikaji Cama Place, New Delhi - 110 086

EMPLOYEES' PENSION SCHEME, 1995**MEMBER DATA - FORM - 2**

POSITION AS ON 31.3.1999

Sl. No.	Region	Total No. of Estts. Exem +Unexem. (01.04.98)	Members of E.P.F. As on 1.4.98		Form-2 Issued		Form-2 Received		Data Entry made in Computer		
			Total Members	Contributing Members	Members	% to Contributing Members	Members	% to Contributing Members	Estts	Members	% to Contributing Members
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	AP	24310	1592948	1592948	1775476	111.48	1019255	63.99	5432	585113	36.73
2	BR	9386	824525	509100	775707	162.37	299609	58.85	2832	168190	33.04
3	DL	19793	927594	927594	1082570	118.71	498158	63.70	3480	155885	16.81
4	GJ	28313	1480475	1239306	1480469	117.85	960453	79.11	13731	376577	30.39
5	HP	1291	79709	74447	79709	107.07	48266	62.15	107	19852	26.67
6	HR	10091	535053	492588	503081	102.13	477590	98.98	3704	204806	41.58
7	KN	20819	1585122	1560064	1521913	97.55	930679	59.68	4117	409000	26.15
8	KR	10966	941079	941079	978130	103.94	651503	69.23	633	104036	11.05
9	MP	10714	776501	776501	776501	100.00	527415	67.82	1863	237351	30.57
10	MH	43655	3821187	3370047	3559432	105.62	1439000	42.70	8386	720503	21.38
11	NE	3195	215979	144311	215979	149.66	110248	76.40	519	58835	40.77
12	OR	6011	552913	362137	459487	126.88	252051	69.60	1886	159059	43.92
13	PB	13340	800984	802216	802216	100.00	514924	64.19	3283	331738	41.35
14	RJ	8644	685366	528210	622882	117.92	456129	66.35	2318	280469	53.10
15	TN	37869	3243180	2957463	2957463	100.00	1703664	57.61	10180	775597	26.23
16	UP	23348	1251613	859643	1094904	127.37	632145	73.54	9874	448764	52.20
17	WB	27659	2145305	1787920	2091034	116.95	708948	39.65	2602	365016	20.42
TOTAL		299204	21219643	18925574	20756953	109.68	11248037	69.43	74727	5399762	28.53

FORTNIGHTLY REPORT - EMPLOYEES' PENSION SCHEME 95
Disbursement and Classification of Pension Sanctioned
from 16 November, 95 to 31 March, 1999

Sl	Region	Total No. of Members of Fund on 1.4.98	Member pension				Spouse Pension			Nominee Pension	Orphan Pension	Children Pension	Total (7+10+11+12+13)	% to total P.F. Membe
			Early Pension (50-57 years)	Superannuation Pension (58 years)	Disability Pension	Total (4+5+6)	Death in Service	Death away from Service	Total (8+9)					
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	AP	1592948	13422	12601	16	26039	8708	119	8827	16	171	9334	44387	2.3
2	BR	824525	3319	3527	1	6847	3011	146	3156	2	36	3322	13363	1.6
3	DL	927594	3667	2039	2	5708	1468	87	1655	16	42	2394	9715	1.0
4	GJ	1460475	5710	3932	7	9649	4799	114	4913	10	74	6606	21252	1.4
5	HP	79709	420	523	1	944	450	8	458	4	10	553	1969	2.4
6	HR	535053	2239	1858	2	4099	1768	98	1866	0	27	3343	9335	1.7
7	KN	1565122	9927	11566	22	21515	6951	937	7888	43	209	8940	38595	2.4
8	KR	941079	11974	19069	185	31228	1856	87	1753	0	41	2468	35490	3.7
9	MH	3621197	12670	13481	44	26196	12200	232	12432	8	106	11681	50422	1.3
10	MP	776501	8680	2143	12	10835	3784	361	4145	11	51	3297	18339	2.3
11	NE	215979	1315	575	1	1891	907	17	924	5	12	1516	4348	2.0
12	OR	552913	1243	4903	0	6146	62	1810	1872	0	2	1730	9750	1.7
13	PB	800944	1758	3058	1	4817	2190	7	2197	4	50	2305	9373	1.1
14	RJ	685366	3558	216	0	5659	4126	3	4129	1	49	2057	11895	1.74
15	TN	3243180	19862	17091	5	37004	12003	1285	13288	63	182	16858	67395	2.06
16	UP	1251613	4228	8386	5	12610	4124	194	4318	6	98	4971	22012	1.76
17	WB	2145305	6610	4744	5	11359	5290	75	5365	4	37	5476	22241	1.04
	TOTAL	21219643	110592	111597	365	222554	73497	5589	79086	193	1197	86851	389881	1.84

**MONTHLY STATEMENT SHOWING RECEIPT, DISPOSAL AND PENDENCY
OF PENSION CLAIMS UNDER EMPLOYEES' PENSION SCHEME -1995**

Month : **MARCH,99**

SL.No.	NAME OF THE REGION	RECEIPT			DISPOSAL					PENDENCY
		Opening Balance	Received during the month	Total 3+4	PPO Issued	Returned	Rejected	Transferred Out	Total 6+7+8+9	Total 5-10
1	2	3	4	5	6	7	8	9	10	11
1	AP	787	1948	2733	1648	426	66	555	2695	38
2	BR	614	1045	1659	573	236	5	228	1042	617
3	DL	475	421	896	179	80	8	158	425	471
4	GJ	2479	1514	3993	1105	493	10	102	1710	2283
5	HP	23	54	77	69	3	2	0	74	3
6	HR	99	320	419	245	83	4	37	369	50
7	KN	1773	1587	3360	1888	561	1	119	2569	791
8	KR	1715	3037	4752	1365	726	76	1504	3671	1081
9	MH	5482	4758	10240	1825	1654	100	206	3785	6455
10	MP	1560	553	2113	856	140	30	20	1046	1067
11	NE	125	431	556	280	37	2	0	299	257
12	OR	298	362	660	411	2	0	0	413	247
13	PB	87	283	370	229	74	6	0	309	61
14	RJ	344	448	790	305	180	2	10	497	293
15	TN	4161	2536	6697	2211	1111	93	203	3618	3079
16	UP	614	1254	1868	796	230	31	278	1335	533
17	WB	3413	2227	5640	2211	300	40	638	3189	2451
TOTAL		24049	22774	46823	16176	6336	476	4058	27046	19777

**PROGRESS IN THE MATTER OF COMPLIANCE
UNDER EMPLOYEES' PENSION SCHEME 1995**

Month MAR 99

SL No.	REGION	1			2			3			4		
		NO OF ESTABLISHMENTS			NO OF ESTTS. DEFAULTING UNDER EP8 95			AMOUNT OF CONTRIBUTION DUE IN A/C NO. 10 AS AGAINST COLUMN (1)			AMOUNT OF CONTRIBUTION IN DEFAULT AS AGAINST COLUMN (2)		
		Un-exem	exem	Total	Un-Exem	exem	Total	Un-exem	exem	Total	Un-exem	exem	Total
		Rs in Lakhs			Rs in Lakhs			Rs in Lakhs			Rs in Lakhs		
1	AP	24199	111	24310	904	7	911	1948	125	2071	449	589	1038
2	BR	9171	215	9386	341	15	356	314	534	848	110	543	653
3	DL	19551	242	19793	63	22	85	0	0	0	148	665	813
4	GJ	28219	94	28313	196	1	197	1787	103	1890	252	1	253
5	HP	1291	0	1291	59	0	59	142	0	142	29	0	29
6	HR	10063	28	10091	507	0	507	724	0	724	320	0	320
7	KN	20497	122	20619	836	4	840	1918	567	2485	427	717	1144
8	KR	10992	74	10968	444	11	455	4433	257	4690	328	10	338
9	MP	10674	40	10714	510	14	524	0	0	0	1311	4853	6164
10	MH	43175	480	43655	1388	18	1406	44090	22308	66398	1413	4599	6012
11	NE	3180	35	3195	0	7	7	0	105	105	0	2051	2051
12	OR	5968	53	6011	3954	8	3962	570	215	785	463	152	615
13	PB	13305	35	13340	367	0	367	1087	171	1258	240	0	240
14	RJ	8603	41	8644	360	3	363	526	175	701	268	0	268
15	TN	37459	411	37869	988	9	997	3240	990	4230	726	325	1051
16	UP	23152	198	23348	406	5	413	475	84	559	681	202	883
17	WB	26888	771	27659	180	51	231	658	1225	1883	249	8296	8545
	TOTAL	296256	2948	299204	11505	175	11680	61910	26859	88769	7414	21003	28417



Annexure - V

**DETAILS OF PPOs AND PAYMENT OF RELIEF ARREARS -
POSITION AS ON 15.5.99**

S.No.	Region	Employees' Family Pension Scheme, 1971						Employees' Pension Scheme, 1995				
		Total No. of PPOs (No.)	Relief paid w.e.f. 1.4.95 (No.)	Yet to be paid	Relief (4%) paid w.e.f. 16.11.98 (No.)	Yet to be paid	% to total No. of PPOs	No. of PPOs issued upto 15.11.98 (No.)	4% Relief paid w.e.f. 16.11.98 (No.)	% to total No. of PPOs	Yet to be paid	% to total No. of PPOs
1	AP	18445	18445	0	18372	73	0.40	12217	12217	100.00	0	0.00
2	BR	9317	9317	0	9317	0	0.00	2624	2418	92.15	206	7.85
3	DL	4618	4618	0	4524	94	2.04	4534	2	0.04	4532	99.96
4	GJ	11088	11068	0	9963	1105	9.98	5819	5819	100.00	0	0.00
5	HP	1176	1176	0	1176	0	0.00	635	635	100.00	0	0.00
6	HR	3537	3192	345	3192	345	9.75	109	109	100.00	0	0.00
7	KN	17239	16950	289	13496	3743	21.71	13754	7689	55.90	6065	44.10
8	KR	8283	8283	0	8283	0	0.00	16102	9875	61.33	6227	38.67
9	MH	25628	18195	7433	152	25476	99.41	19189	200	1.04	18989	98.96
10	MP	9581	9581	0	1806	7775	81.15	10,495	2152	20.51	8343	79.49
11	NER	1208	1208	0	1208	0	0.00	1198	0	0.00	1198	100.00
12	OR	4692	4692	0	4692	0	0.00	1,902	761	40.01	1141	59.99
13	PB	4874	4812	62	4447	397	8.15	1949	1734	88.97	215	11.03
14	RJ	5449	5449	0	4175	1274	23.38	2,167	1306	60.27	861	39.73
15	TN	23278	22440	838	16756	6522	28.02	21849	16529	75.65	5320	24.35
16	UP	16058	12892	3166	10947	5111	31.83	7604	5229	68.77	2375	31.23
17	WB	9442	7942	1500	7942	1500	15.89	5662	3747	66.18	1915	33.82
	TOTAL	173893	160260	13633	120448	53445	30.73	127808	70422	55.10	67387	44.90