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(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 the 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.

(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 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 of 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.

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.

(3) The payment may be made, at the option of the person to whom payment is to be made,

(i) by postal money order, or

(ii) by deposit in the payee's bank account in any Scheduled Bank or any Co-operative Bank (including the Urban Co-operative Banks) or any post office, or;

(iii) by deposit in the payee's name (the whole or part of the amount) in the form of annuity term deposits scheme in any Nationalised Bank, or

(iv) through the employer.

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(4) The claims, complete in all respects submitted alongwith the requisite documents shall be settled and benefit amount paid to the beneficiaries within 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 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 twenty days, the Commissioner shall be liable for the delay beyond the set 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 tenth of December and submit to the Central Government before the twentieth of December each year, a report on the working of this Scheme during the previous financial year.

27. Power to issue directions. -

28. Special provisions relating to establishments 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 as may be specified in this order exempt from the operation of all or any of the provisions of this Scheme an employee to whom this 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 favorable 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 this 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 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 on 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 Central Government 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.

(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 (2A) 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.

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

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 82A of the Employees' Provident Funds Scheme, 1952, in accordance with the Employees' Enrolment Campaign, 2017, shall be as follows, namely:-

In paragraph 8A, in sub-paragraph (I), 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 (1)	Rate of damages (2)
Between the 1st day of April, 2009 to the 31st day of December, 2016	One rupee per annum"

29. Punishment for failure to submit returns etc. - If any person, -

(a) 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,

(b) 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

(c) 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

(d) is guilty of contravention of or non-compliance with any other requirements of this Scheme,

he shall be punishable with imprisonment which may extend to one year or with fine which may extend to four thousand rupees, or with both.

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D20 THE EMP. DEPOSIT-LINKED INSURANCE SCHEME, 1976

FORM 1
[See paragraph 19]
EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976
RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR
(Contribution Account)

S. No.	Receipt	Amount	S. No.	Payment	Amount
1.	Opening Balance as on 1st April,		1.	Assurance Benefits	
2.	(i) Contribution of Employers		2.	Amount refunded to employers on grant of exemption	
	(ii) Contribution of Government		3.	Other payments in :	
	(iii) Arrears of contribution of Government for			Account No. 21	
3.	Interest on investment in Public Account			Account No. 25	
4.	Interest on investment in securities		4.	Closing Balance	
5.	Interest on S.B. Account				
6.	Penal Damages				
7.	Other receipts in :				
	Account No. 21				
	Account No. 25				
TOTAL			TOTAL		

FINANCIAL ADVISOR & CHIEF ACCOUNTS OFFICER

FORM 2
[See paragraph 19]
EMPLOYEES' DEPOSIT-LINKED INSURANCE SCHEME, 1976
RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR
(Administration Account)

THE EMP. DEPOSIT-LINKED INSURANCE SCHEME, 1976

S. No.	Receipt	Amount	S. No.	Payment	Amount
1.	Opening Balance as on 1st April,		1.	Payment on Administration	
2.	Administrative charges received from the employers during the year.			(a) <i>Revenue Expenditure</i>	
3.	Inspection charges received			1. Salaries	
4.	Penal Damages			2. Allowance and Honararia	
5.	Amount received from Govt. towards cost of Administration of the fund for			3. T.A. & L.T.C.	
				4. Pension/Gratuity (Staff)	
6.	(a) Interest received in investment from Administration A/c.			5. Staff Provident Fund DLI Benefits	
	(b) Interest on S.B. A/c.			6. Other charges (Recurring and non-recurring)	
	(c) Interest on Advances			7. Grants	
7.	Other receipts :			8. Maintenance and repairs of office building etc.	
	Account No. 22			(b) <i>Capital Expenditure :</i>	
	Account No. 24			Construction of office building/staff quarters etc.	
			2.	Other payments :	
				Account No. 22	
				Account No. 24	
			3.	Closing Balance	
TOTAL			TOTAL		

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D24 THE EMP: DEPOSIT-LINKED INSURANCE SCHEME, 1976

SCHEDULE No. V

Amount due from E.P.F. Administration Account :

(a)	Transaction in A/c. No. 24	
	Balance as per last Balance Sheet	
<i>Add :</i>		
	During the year	
<i>Less :</i>		
	Amount received back	
	Balance as on 31st March,	
(b)	Transaction in regard to A/c. No. 22	
	Amount transferred to E.P.F. Account No. 2	
	Balance as on 31st March, : (a) + (b)	

SCHEDULE No. VI

Cash Book Balance

1.	Account No. 21	
2.	Account No. 25	
3.	Account No. 22	
4.	Account No. 24	
	Balance as on 31st March,	

SCHEDULE No. VII

Remittance in Transit :

1.	From A/c. No. 21 to 25	
2.	From R.B.I. A/c. to A/c. No. 25	
3.	From A/c. No. 22 to 24	
	Balance as on 31st March,	

SCHEDULE No. VIII

Sundry Debits :

1.	Account No. 21	
2.	Account No. 25	
3.	Account No. 22	
4.	Account No. 24	
	Balance as on 31st March,	