

GOVERNMENT OF NATIONAL CAPITAL TERRITORY OF DELHI
ADMINISTRATIVE REFORMS DEPARTMENT
7TH LEVEL, C-WING, DELHI SECRETARIAT, I.P. ESTATE, NEW DELHI

No.F.3/03/2013/Misc/AR/14973-15132/C

Dated: 21/11/14

Office Memorandum

Subject : Appropriation of Provident Funds dues paid by the Government

Additional Central Provident Fund Commissioner (DL.&Uk), Employees Provident Fund Organisation, Ministry of Labour and Employment, Government of India, has vide his DO letter no.ACC/(DL & UK)/Cent.Emp/Coord/VolII/2011/1190 dated 10-9-2014 (copy enclosed) informed that Provident Fund dues paid by Government Departments to various contractors are not fully/partly deposited with the concerned regional PF Commissioners (RPFCS) in respect of manpower deployed through contractors such as Data Entry Operators, housekeeping or other staff/casual workers. He has accordingly drawn attention to the requirement of preventing illegal theft/misappropriation of the same in the interest of contractual employees as said funds are meant for payment of old age Provident Fund /pension, widow/disablement pension and insurance benefits.

The Organisation has pointed out that investigations regarding PF compliances by the contractors has brought out certain common practices adopted by the contractors for /regarding misappropriate PF contributions of the workers, thus depriving them of benefits of PF, Pension and Insurance.

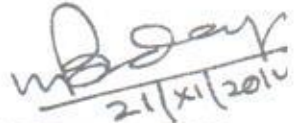
It has been suggested that in order to curtail these malpractices, all the Officers and DDOs should make themselves aware of the modus operandi of the contractors. He has further opined that that non applicability of EPF Act upon employees drawing more than Rs.6500/- has now been amended and the wage limit has been enhanced from Rs.6500/- PM to Rs.15000/- PM by a Government Notification(copy enclosed). He has also listed simple precautions to prevent misappropriation.

Contd...2/

The letter also mentions method of giving information regarding less remittance or non-remittance of PF contributions into the PF account of contractual employee for further statutory actions against the contractors under the relevant Act and as well as IPC.

In this regard, it is informed that the Provisions of EPF Act are to ensure the financial security to the otherwise low paid employees which allow them or their dependents to meet any eventuality in their life. Thus, it is incumbent upon all the Government departments and Government controlled organisations and bodies to ensure that Provident Fund dues paid by the Government are deposited by the contractors with the appropriate authority as per provisions of the law.

It is, therefore, requested that DDOs and Administrative Officers under your control are made aware of the Provisions of the Act and common malpractices committed by the Contractors to misappropriate the payments made by the Government for said purpose and prevent such malpractices of public money paid to the contractors, to meet statutory requirements.


21/11/2014

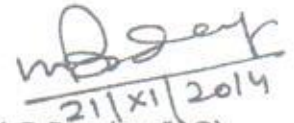
(V.C.Pandey, IAS)
Special Secretary (AR)

No.F.3/03/2013/Misc/AR/14973-15132/C

Dated: 21/11/14

Copy to:

- (1) All Principal Secretaries/Secretaries, GNCT of Delhi
- (2) All Heads of Department/Autonomous Bodies/Corporations/Boards, GNCT of Delhi
- (3) Heads of Local Bodies


21/11/2014

(V.C.Pandey, IAS)
Special Secretary (AR)



के० एल० तनेजा

K. L. Taneja

अपर केन्द्रीय भ० नि० आयुक्त (दि. व उ.)
Addl. Central P.F. Commissioner (DL. & Uk)

अपर केन्द्रीय भविष्य निधि आयुक्त (दिल्ली व उत्तराखण्ड)

का कार्यालय

OFFICE OF THE

ADDL. CENTRAL P.F. COMMISSIONER (Delhi & Uttarakhand)
(कर्मचारी भविष्य निधि संगठन-श्रम एवं रोजगार मंत्रालय, भारत सरकार)
(Employees' Provident Fund Organisation-Ministry of Labour & Employment, G.O.I.)

भविष्य निधि भवन/Bhavishya Nidhi Bhawan
28, सामुदायिक भवन, 8वाँ तल, वजीरपुर इण्डस्ट्रियल एरिया, दिल्ली-52
28, Community Centre, 8th Floor, Wazirpur Industrial Area, Delhi-52
फोन/Ph: 011-27376784 फेक्स/Fax : 011-27376174
ई-मेल/Email : acc.dlut@epfindia.gov.in

अ० शा०/D.O. No.: Acc(DLSVK)/Cent. Ent/Cond/10-II/

दिनांक/Dated : 10-09-14

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Respected श. आनू जी,

I would like to invite your personal attention to prevent illegal theft/misappropriation of Provident Fund dues paid by the Govt. Departments to various contractors who grab it and do not fully/ partly deposit the same with concerned Regional P.F. Commissioners (RPFCS) in respect of such D.E.O's / housekeeping or other staff/ casual workers deployed through such contractors.

2. From the investigations made by this office regarding P.F. compliances by the contractors, in respect of employees deployed at various Govt. Departments / Agencies, this office has listed out the most common practices adopted by these Contractors to pocket the Provident Fund Contributions of the poor workers (**ANNEXURE- I**), thus depriving them of Provident Fund, pension and insurance benefits, it is felt that to take steps to curtail these malpractices all the Officers and DDO's be directed to make themselves aware of the *modus operandi* of the contractors. Most common excuse that EPF Act is not applicable on employees drawing more than Rs. 6500/- does not exist now. A Notification enhancing the wage ceiling limit from 6500/- p.m. to Rs. 15000/- p.m. has been issued (**ANNEXURE - II**) and is also available on our website www.epfindia.gov.in.

3. In this regard I would like to request you to issue suitable directions to all your Heads of Offices and DDO's to prevent misappropriation by taking simple precautions (**ANNEXURE - III**).

4. In case of any complaint against any contractor who is/ was not remitting or less depositing P.F. contributions into the P.F. accounts of the contractual employees, information in enclosed format (**ANNEXURE - IV**) be furnished to concerned Regional P.F. Commissioner (RPFCS) for taking statutory actions under the EPF & MP Act / u/s 406/ 409 of IPC for misappropriation of P.F. dues. Heads of Offices / DDO's may also be

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Circulate to all of not done to
by - PF Commissioner office
or send to concerned office
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directed to file FIR's against contractors after getting the payment position verified from the concerned RPFC's / from our website. Territorial jurisdiction of RPFC's is enclosed (ANNEXURE V)

Your directions to DDO's and information sharing initiative will be instrumental for social justice to your own contractual employees by way of old age PF/ Pension, widow/ disablement pension and insurance benefits.

With Regards.

Yours Sincerely


(R.L. TANEJA)

To

Sh. Arun Baroka
Principal Secretary (AR)
Administrative Reforms Department
7th Level, C Wing, Delhi Secretariat
I.P. Estate
New Delhi – 110002.

How the Contractors cheat Govt. Departments and swallow P.F. money paid by them.

Example (i) The contractors claim and get P.F. contributions @ 13.61% of the wages/ salary from the Govt. Departments. It includes Employer's Contribution to P.F. @ 12% and Admn. & insurance Charges @ 1.61%. This 12% Employer's Contribution together with employees contribution, which is 12% of the wages / salary, deducted from the salary of such employee is to be deposited in the Provident Fund & Pension Fund accounts of the individual employees. For example a contractor claiming P.F. Employer contribution of 1361/- @13.61% on wages of say 10000/- p.m needs to deposit 12% viz.. Rs. 1200/- (termed as Employer Contribution) alongwith with 1200/- of Employees Contribution i.e. Rs. 2400/- in the Provident and Pension Fund accounts of the employee . The Electronic Challan cum Return (ECR) of the said month shall reflect a total of Rs. 2400/- as remitted dues in respect of the said employee. However, the Contractor tends to reduce the wages/ salary of the employee say to Rs. 4000/- (by either breaking up the salary into various components like HRA, and other allowances or by reducing the number of working days of the employee) and remits only 24% (12% + 12%) of Rs. 4000/-, which comes to a total of Rs. 960/- into the Provident and Pension Fund accounts of the employee thereby pocketing Rs. 1440/- of the contributions meant for the said employee.

(ii) In the above case if there are say 100 employees deployed through the said contractor at a specific Govt. Department and the contractor adopts similar practice in respect of all the employees, he will thereby siphon off Rs. 1,44,000/- p.m. of the employees social security money. Longer the period of contract larger will be the misappropriation of funds.

(iii) It is also seen that at times the contractor do not remit the P.F. dues at all and pockets the 100 % contributions made by the Govt. Department/ Agency.

Considering a large workforce of contract employees deployed in Govt. Sector, the financial and social impact of such practice is shocking. To play these tactics the contractors submit fake P.F. Account Numbers of the employees, fake declarations/ undertakings that the Provident Fund is being regularly deposited by him, he is also likely to submit fake ECR's and e-challans. Further, where the contractor has multiple clients he submits the e-challans of one client to other clients as proof of P.F. deposit.

It may also be noted that the above examples are only illustrative and not exhaustive.

भारत का राजपत्र The Gazette of India

असाधारण
EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)
PART II—Section 3—Sub-section (i)
प्रधिकार से प्रकाशित
PUBLISHED BY AUTHORITY

सं. 442]
No. 442]

नई दिल्ली, शुक्रवार, अगस्त 22, 2014/श्रावण 31, 1936
NEW DELHI, FRIDAY, AUGUST 22, 2014/SRAVANA 31, 1936

श्रम और रोजगार मंत्रालय
अधिसूचना

नई दिल्ली, 22 अगस्त, 2014

सा.का.नि.608(अ).—कर्मचारी भविष्य निधि तथा प्रकीर्ण उपबंध अधिनियम, 1952 (1952 का 19) की धारा 7 की उप-धारा (1) के साथ पठित धारा 5 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, केन्द्र सरकार एतद्वारा कर्मचारी भविष्य निधि तथा प्रकीर्ण उपबंध अधिनियम, 1952 में और आगे संशोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थात्:-

1. (1) इस योजना को कर्मचारी भविष्य निधि (संशोधन)योजना, 2014 कहा जाए।
(2) यह 01 सितम्बर, 2014 से प्रभावी होगी।
2. कर्मचारी भविष्य निधि योजना, 1952 में-
 - (क) पैराग्राफ 2 के खण्ड (ब) के उप-खण्ड (ii) में शब्द "छ: हजार और पांच सौ रुपये" को शब्द "पन्द्रह हजार रुपये" से प्रतिस्थापित किया जाएगा;
 - (ख) पैराग्राफ 26 के उप-पैरा (6) में शब्द "छ: हजार और पांच सौ रुपये" को शब्द "पन्द्रह हजार रुपये" से प्रतिस्थापित किया जाएगा;
 - (ग) पैराग्राफ 26क के उप-पैरा (2) के परन्तुक में शब्द "छ: हजार और पांच सौ रुपये" जहां कहीं आते हों उसे शब्द "पन्द्रह हजार रुपये" से प्रतिस्थापित किया जाएगा।

[फा.सं. एम-35012/1/2012 एमएस-11]

अरुण कुमार मिन्हा, अपर सचिव

टिप्पणी: कर्मचारी भविष्य निधि योजना, 1952 दिनांक 2 सितम्बर, 1952 को संख्या सा.का.नि. 1509 द्वारा भारत के राजपत्र, भाग II, खण्ड 3, उप खण्ड (i) में प्रकाशित की गई थी और संगत पैरा-ग्राफों को बाद में निम्नलिखित अधिसूचनाओं द्वारा संशोधित किया गया था:-

- (1) सा.का.नि. 584, दिनांक 11 मई, 1959
- (2) सा.का.नि. 1522, दिनांक 16 दिसम्बर, 1960
- (3) सा.का.नि. 201, दिनांक 8 फरवरी, 1961
- (4) सा.का.नि. 689, दिनांक 19 अक्टूबर, 1990
- (5) सा.का.नि. 326(अ), दिनांक 4 मई, 2001

MINISTRY OF LABOUR AND EMPLOYMENT
NOTIFICATION

New Delhi, the 22nd August, 2014

G.S.R. 608 (E).—In exercise of the powers conferred by section 5 read with Sub-section (1) of Section 7 of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (19 of 1952), the Central Government hereby makes the following Scheme, further to amend the Employees' Provident Funds Scheme, 1952, namely:-

1. (1) This Scheme may be called the Employees' Provident Funds (Amendment) Scheme, 2014.
(2) It shall come into force on and from the 1st day of September, 2014.
2. In the Employees' Provident Funds Scheme, 1952,-
(a) in paragraph 2, in clause (f), in sub-clause (ii), for the words "six thousand and five hundred rupees", the words "fifteen thousand rupees" shall be substituted;
(b) in paragraph 26, in sub-paragraph (6), for the words "six thousand and five hundred rupees", the words "fifteen thousand rupees" shall be substituted;
(c) in paragraph 26A, in sub-paragraph (2), in the proviso, for the words "six thousand and five hundred rupees", wherever they occur, the words "fifteen thousand rupees" shall be substituted.

[F. No. S-35012/1/2012-SS.11]

ARUN KUMAR SINHA, Addl. Secy.

Note:- The Employees' Provident Funds Scheme, 1952 was published in the Gazette of India, Part II, Section 3, Sub-section (1) dated the 2nd September, 1952 vide notification number S.R.O. 1509 and the relevant paragraphs were subsequently amended as follows:—

1. G.S.R. 584, dated the 11th May, 1959.
2. G.S.R. 1522, dated the 16th December, 1960.
3. G.S.R. 201, dated the 8th February, 1961.
4. G.S.R. 689, dated the 19th October, 1990.
5. G.S.R. 326 (E), dated the 4th May, 2001.

अधिसूचना

नई दिल्ली, 22 अगस्त, 2014

सा.का.नि. 608 (अ).—कर्मचारी भविष्य निधि तथा प्रकीर्ण उपबंध अधिनियम, 1952 (1952 का 19) की धारा 7 की उप-धारा (1) के साथ पठित धारा 6ग द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए केन्द्र सरकार कर्मचारी पेंशन योजना, 1995 में और संशोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थात्:-

1. (1) यह योजना कर्मचारी पेंशन (संशोधन) योजना, 2014 कहलाएगी।

(2) यह 01 सितंबर, 2014 को तथा उसके बाद से प्रभावी होगी।

2. कर्मचारी पेंशन योजना, 1952 में (एतदुपरांत मूल योजना के रूप में संदर्भित) पैरा-3 के उप-पैरा 2 के परन्तुक में कहीं भी आने वाले शब्दों "छह हजार पांच सौ रुपये" के स्थान पर "पंद्रह हजार रुपये" शब्द प्रतिस्थापित किए जाएंगे।
3. मूल योजना के पैराग्राफ 6 के खण्ड (क) में प्रयुक्त शब्दों, अर्को एवं अथवा अथवा कर्मचारी भविष्य निधि योजना, 1952 के 27-क के पश्चात "और जिसका वेतन उस तिथि को पंद्रह हजार रुपये के बराबर अथवा कम हो" शब्द अंतःस्थापित किए जाएंगे।
4. मूल योजना के पैरा 11 में -

(क) उप-पैरा (1) और उनके परन्तुक के लिए निम्नलिखित प्रतिस्थापित किए जाएंगे, नामतः-

"(1) पेंशन योग्य वेतन वैसे औसत मासिक वेतन होगा जो पेंशन निधि की सदस्यता में निकामी की तारीख से साठ महीने पूर्व की अवधि में सेवा की अंशदायी अवधि के दौरान वीस रेट के आधार सहित किसी विधि में आहूतित औसत मासिक वेतन होगा और पेंशन योग्य वेतन का निर्धारण 01 सितंबर, 2014 तक की गई पेंशन योग्य सेवा के लिए समानुपातिक आधार पर किया जाएगा, जो कि अधिकतम छह हजार और पांच सौ रुपये प्रतिमाह तथा उसके बाद की अवधि के लिए अधिकतम पंद्रह हजार रुपये प्रतिमाह के अध्याधीन होगा:

बशर्ते कि कोई सदस्य पेंशन निधि की सदस्यता समाप्त होने की तिथि से साठ माह पूर्व की अवधि के दौरान पूरा वेतन नहीं पा रहा हो तो उस अवधि के दौरान जिसके लिए उसने पेंशन निधि में अंशदान पिछले साठ माह के पूरे वेतन के औसत की दर से बसूली गई थी, को उसके पेंशन की गणना के लिए पेंशन योग्य वेतन के रूप में माना जाएगा;

(ख) उप-पैरा (2) में जहां कहीं भी "12 माह" अंक और शब्द आए हों उनके लिए "साठ माह" शब्द प्रतिस्थापित किए जाएंगे;

(ग) उप-पैरा (3) में -

- (i) अर्ध और अंक "छह हजार पांच सौ रुपये/6500 रुपये" के स्थान पर "पंद्रह हजार रुपये" प्रतिस्थापित किए जाएंगे;
- (ii) परन्तुक हटा दिया जाएगा।

(घ) उप-पैरा (3) के पश्चात, निम्नलिखित उप-पैरा अंतःस्थापित किया जाएगा, नामतः -

"(4) 1 सितंबर, 2014 की स्थिति के अनुसार वर्तमान सदस्य जो नियोक्ता एवं कर्मचारी के विकल्प पर छह हजार पांच सौ रुपये प्रतिमाह से अधिक वेतन के आधार पर अंशदान दे रहे थे, वे नियोक्ता एवं कर्मचारी द्वारा संयुक्त रूप से प्रयोग किए जाने वाले नए विकल्प के आधार पर पंद्रह हजार रुपये प्रतिमाह से अधिक वेतन पर अंशदान देना जारी रख सकते हैं।

बशर्ते कि उपर्युक्त सदस्य को, पंद्रह हजार रुपये से अधिक वेतन होने की स्थिति में इस अधिनियम के उपबंधों अथवा इसके अंतर्गत बनाए गए नियमों के अंतर्गत प्रत्येक माह के लिए कर्मचारियों द्वारा देय अंशदान में से अतिरिक्त अंशदान के रूप में 1.16 प्रतिशत की दर से अंशदान देना होगा।

बशर्ते कि नए विकल्प का प्रयोग 1 सितंबर, 2014 से छह माह की अवधि के भीतर किया जाए।

बशर्ते यह भी कि क्षेत्रीय भविष्य निधि आयुक्त दूसरे परन्तुक में विनिर्दिष्ट अवधि का विस्तार छह माह से अनधिक अवधि तक करे यदि सदस्य द्वारा पर्याप्त कारण दर्शाया गया हो।

बशर्ते यह भी कि यदि उक्त अवधि (विस्तारित अवधि सहित), में कोई विकल्प नहीं चुना गया हो तो ऐसा माना जाएगा कि सदस्य ने वेतन की उच्चतम सीमा से अधिक अंशदान के विकल्प को नहीं चुना है तथा पेंशन निधि में उस सदस्य की वेतन सीमा से अधिक के लिए किए गए अंशदान को कर्मचारी भविष्य निधि योजना के अंतर्गत समय-समय पर यथा घोषित ब्याज सहित सदस्य के भविष्य निधि खाते में अंतरित किया जाएगा।

5. मूल योजना के पैरा 12 के उप-पैरा (2) में निम्नलिखित परन्तुक अंत:स्थापित किए जाएंगे नामतः:-
 "बशर्ते कि उस सदस्य की मासिक पेंशन ममानुपातिक आधार पर 1 सितंबर, 2014 तक पेंशन योग्य सेवा के लिए छह हजार पांच सौ रुपये प्रतिमाह के अधिकतम पेंशन योग्य वेतन पर और उसके बाद की अवधि के लिए पंद्रह हजार रुपये प्रतिमाह के अधिकतम वेतन पर निर्धारित की जाएगी।"

6. मूल योजना में पैरा 14 के लिए निम्नलिखित पैरा प्रतिस्थापित किया जाएगा, नामतः:
 "14. सदस्य का मासिक पेंशन के लिए पात्र होने से पहले सेवा छोड़ने पर मिलने वाले लाभ- यदि कोई सदस्य जिसने सेवा छोड़ने की तिथि पर अथवा 58 वर्ष की आयु पूरी होने पर, जो भी पहले हो, को पैरा 12 के उप-पैरा (1) में विनिर्दिष्ट पात्र सेवा न की हो, तो वह सदस्य तालिका 'ध' में क्या विहित निकासी लाभ प्राप्त करने का हकदार होगा अथवा वह उस तिथि को 58 वर्ष की आयु पूरी न करने के अध्याधीन योजना का प्रमाण-पत्र प्राप्त करने का विकल्प ले सकता है:

बशर्ते कि ऐसे प्रत्याहरण लाभ की गणना के लिए सेवा छोड़ने के समय उसके वेतन प्रत्येक वेतन भीमा अवधि की समाप्ति पर उसके वेतन के भारत औसत के समान होगा:

परन्तु यह भी कि वर्तमान भद्रस्य, कर्मचारी परिवार पेंशन योजना, 1971 के अंतर्गत अपनी पिछली सेवा के लिए तालिका 'क' के अनुसार प्रत्याहरण सह-सेवा निवृत्ति लाभों के रूप में परिकल्पित तथा तालिका 'ख' में दिए गृहक द्वारा द्विगुणित अंशदानों का अतिरिक्त प्रतिकूल प्राप्त करेगा।

[का. सं. एम-35012/1/2012-एसएस-11]

अरुण कुमार मिन्हा, अपर सचिव

टिप्पणी:- मूल योजना को दिनांक 16 नवंबर, 1995 की अधिसूचना संख्या सा.का.नि. 748(अ) द्वारा प्रकाशित किया गया था तथा पिछली बार इसे दिनांक 14 फरवरी, 2013 की अधिसूचना संख्या सा.का.नि. 80(अ.) द्वारा संशोधित किया गया था।

NOTIFICATION

New Delhi, the 22nd August, 2014

G.S.R. 609(E).— In exercise of powers conferred by section 6A read with sub-section (1) of section 7 of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (19 of 1952), the Central Government hereby makes the following Scheme further to amend the Employees' Pension Scheme, 1995, namely:—

1. (1) This Scheme may be called the Employees' Pension (Amendment) Scheme, 2014.
 (2) It shall come into force on and from the 1st day of September, 2014.
2. In the Employees' Pension Scheme, 1995, (hereinafter referred to as the principal Scheme), in paragraph 3, in sub-paragraph 2, in the proviso, for the words "rupees six thousand and five hundred", wherever they occur, the words "fifteen thousand rupees" shall be substituted.
3. In the principal Scheme, in paragraph 6, in clause (a), after the words, figures and letter "or 27A of the Employees' Provident Funds Scheme, 1952", the words "and whose pay on such date is less than or equal to fifteen thousand rupees", shall be inserted.
4. In the principal Scheme, in paragraph 11,-
 (a) for sub-paragraph (1) and the proviso thereto, the following shall be substituted, namely:-
 "(1) The pensionable salary shall be the average monthly pay drawn in any manner including on piece rate basis during contributory period of service in the span of sixty months preceding the date of exit from the membership of the Pension Fund and the pensionable salary shall be determined on pro-rata basis for the pensionable service up to the 1st day of September, 2014, subject to a maximum of six thousand and five hundred rupees per month and for the period thereafter at the maximum of fifteen thousand rupees per month;
 Provided that if a member was not in receipt of full pay during the period of sixty months preceding the day he ceased to be the member of the Pension Fund, the average of previous sixty months full pay drawn by him during the period for which contribution to the pension fund was recovered, shall be taken into account as pensionable salary for calculating pension;

- (b) in sub-paragraph (2), for the figures and word "12 months", wherever they occur, the words "sixty months" shall be substituted;
- (c) in sub-paragraph (3),-
- (i) for the words, letters and figures "rupees six thousand and five hundred/Rs. 6500", the words "fifteen thousand rupees" shall be substituted;
- (ii) the proviso shall be omitted.
- (d) after sub-paragraph (3), the following sub-paragraph shall be inserted, namely:-
- "(4) The existing members as on the 1st day of September, 2014, who at the option of the employer and employee, had been contributing on salary exceeding six thousand and five hundred rupees per month, may on a fresh option to be exercised jointly by the employer and employee continue to contribute on salary exceeding fifteen thousand rupees per month:

Provided that the aforesaid members have to contribute at the rate of 1.16 per cent on salary exceeding fifteen thousand rupees as an additional contribution from and out of the contributions payable by the employees for each month under the provisions of the Act or the rules made thereunder:

Provided further that the fresh option shall be exercised by the member within a period of six months from the 1st day of September, 2014:

Provided also that the period specified in the second proviso may, on sufficient cause being shown by the member, be extended by the Regional Provident Fund Commissioner for a further period not exceeding six months:

Provided also that if no option is exercised by the member within such period (including the extended period), it shall be deemed that the member has not opted for contribution over wage ceiling and the contributions to the Pension Fund made over the wage ceiling in respect of the member shall be diverted to the Provident Fund account of the member along with interest as declared under the Employees' Provident Fund Scheme from time to time.

5. In the principal Scheme in paragraph 12, in sub-paragraph (2), the following proviso shall be inserted, namely:-
- "Provided that the members' monthly pension shall be determined on a pro-rata basis for the pensionable service up to the 1st day of September, 2014 at the maximum pensionable salary of six thousand and five hundred rupees per month and for the period thereafter at the maximum pensionable salary of fifteen thousand rupees per month".
6. In the principal Scheme, for paragraph 14 the following paragraph shall be substituted, namely:-
- "14. Benefits on leaving service before being eligible for monthly member's pension.- If a member has not rendered the eligible service specified in sub-paragraph (1) of paragraph 12 on the date of exit, or on attaining the 58 years of age, whichever is earlier, such member shall be entitled to a withdrawal benefit as laid down in Table 'D' or may opt to receive the Scheme certificate provided on the date he has not attained 58 years of age:
- Provided that for calculating such withdrawal benefit, the wages at exit shall be the weighted average of his wages at the end of every wage ceiling period:
- Provided further that an existing member shall receive additional return of contributions for his past service under the Employees' Family Pension Scheme, 1971, computed as withdrawal-cum-retirement benefits as per Table 'A' multiplied by the factor given in Table 'B'".

[F.No. S-35012/1/2012-SS-II]

ARUN KUMAR SINHA, Addl. Secy.

Note: The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i), vide notification number G.S.R. 748 (E), dated the 16th November, 1995 and last amended vide notification number G.S.R. 80(E) dated the 14th February, 2013.

अधिसूचना

नई दिल्ली, 22 अगस्त, 2014

सा.का.नि.810(अ).—कर्मचारी भविष्य निधि तथा प्रकीर्ण उपबंध अधिनियम, 1952 (1952 का 19) की धारा 7 की उप-धारा (1) के साथ पठित धारा 6ग द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए केन्द्र सरकार कर्मचारी निक्षेप सहवृद्ध बीमा योजना, 1976 में और संगोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थात्:-

1. (1) यह योजना कर्मचारी निक्षेप सहवृद्ध बीमा (संगोधन) योजना, 2014 कहलाएगी।

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- (2) यह 1 सितंबर, 2014 से प्रभावी होगी।
2. कर्मचारी निक्षेप सहबद्ध बीमा योजना, 1976 में (एतदुपरोक्त मुख्य योजना के रूप में संदर्भित) पैराग्राफ 7 में, उप-पैराग्राफ (1) में "दसह हजार पांच सौ रुपये" शब्दों के स्थान पर "पंद्रह हजार रुपये" शब्द प्रतिस्थापित किए जाएंगे।
3. मूल योजना में पैराग्राफ 22 में, उप-पैराग्राफ (3) में, -
- (क) खण्ड (i) में, "दसह हजार पांच सौ रुपये" शब्दों के स्थान पर "पंद्रह हजार रुपये" शब्द प्रतिस्थापित किए जाएंगे;
- (ख) स्पष्टीकरण में, "दसह हजार पांच सौ रुपये" शब्दों के स्थान पर "पंद्रह हजार रुपये" शब्द प्रतिस्थापित किए जाएंगे।
4. मूल योजना में पैराग्राफ 22 में, उप-पैराग्राफ (3) के बाद, निम्नलिखित उप-पैराग्राफ अंतःस्थापित किया जाएगा, नामतः-

"(4) इस योजना के अंतर्गत लाभ, पैराग्राफ 22 (1), (2) अथवा (3), जैसा भी मामला हो, के अंतर्गत अनुभव्य लाभों के अलावा और बीस प्रतिशत बढ़ा दिया जाएगा।"

[फा.सं. एम-35012/1/2012 एमएम-II]

अरुण कुमार सिन्हा, अपर सचिव

टिप्पणी: कर्मचारी निक्षेप-सहबद्ध बीमा योजना, 1976 दिनांक 28 जुलाई, 1976 संख्या सा.का.नि. 488(अ) द्वारा भारत के राजपत्र, असाधारण, भाग II, खण्ड 3, उप-खण्ड (i) में प्रकाशित की गई थी और इसे बाद में निम्नानुसार संशोधित किया गया था:-

- (1) सा.का.नि. 1788, दिनांक 07.12.1976
- (2) सा.का.नि. 648, दिनांक 01.05.1977
- (3) सा.का.नि. 329, दिनांक 20.02.1978
- (4) सा.का.नि. 369, दिनांक 14.07.1978
- (5) सा.का.नि. 67, दिनांक 23.12.1978
- (6) सा.का.नि. 1013, दिनांक 12.09.1980
- (7) सा.का.नि. 548, दिनांक 03.10.1981
- (8) सा.का.नि. 826, दिनांक 14.08.1985
- (9) सा.का.नि. 873, दिनांक 29.08.1986
- (10) सा.का.नि. 228, दिनांक 02.03.1989
- (11) सा.का.नि. 354, दिनांक 22.05.1990
- (12) सा.का.नि. 30, दिनांक 28.12.1990
- (13) सा.का.नि. 321, दिनांक 16.08.1991
- (14) सा.का.नि. 420, दिनांक 31.08.1992
- (15) सा.का.नि. 176, दिनांक 07.03.1994
- (16) सा.का.नि. 334, दिनांक 29.08.1997
- (17) सा.का.नि. 238, दिनांक 13.06.2000
- (18) सा.का.नि. 523(अ), दिनांक 18.06.2010
- (19) सा.का.नि. 9(अ), दिनांक 08.01.2011
- (20) सा.का.नि. 83(अ), दिनांक 11.02.2011

NOTIFICATION

New Delhi, the 22nd August, 2014

G.S.R. 610 (E).—In exercise of the powers conferred by section 6C read with sub-section (1) of section 7 of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (19 of 1952), the Central Government hereby makes the following scheme further to amend the Employees' Deposit-Linked Insurance Scheme, 1976, namely:-

1. (1) This Scheme may be called the Employees' Deposit-Linked Insurance (Amendment) Scheme, 2014.
(2) It shall come into force on and from the 1st day of September, 2014.
2. In the Employees' Deposit-Linked Insurance Scheme, 1976 (hereinafter referred to as the principal Scheme), in paragraph 7, in sub-paragraph (1), for the words "six thousand five hundred rupees", the words "fifteen thousand rupees" shall be substituted.
3. In the principal Scheme, in paragraph 22, in sub-paragraph (3),-
 - (a) in clause (i), for the words "six thousand five hundred rupees", the words "fifteen thousand rupees" shall be substituted;
 - (b) in the Explanation, for the words "rupees six thousand five hundred", the words "fifteen thousand rupees" shall be substituted.
4. In the principal Scheme, in paragraph 22, after sub-paragraph (3), the following sub-paragraph shall be inserted, namely:-

"(4) The benefit under this Scheme shall be further increased by twenty percent in addition to the benefits admissible under sub-paragraph (1), (2) or (3) of paragraph 22, as the case may be."

[F. No. S-35012/1/2012-SS.11]

ARUN KUMAR SINHA, Addl. Secy.

Note:- The Employees' Deposit-Linked Insurance Scheme, 1976 was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i); vide number G.S.R. 488 (E), dated the 28th July, 1976 and subsequently amended as follows:-

- (1) GSR 1788, dated 07-12-1976
- (2) GSR 648, dated 01-03-1977
- (3) GSR 329, dated 20-02-1978
- (4) GSR 369, dated 14-07-1978
- (5) GSR 67, dated 23-12-1978
- (6) GSR 1013, dated 12-09-1980
- (7) GSR 348, dated 03-10-1981
- (8) GSR 828, dated 14-08-1985
- (9) GSR 873, dated 29-08-1986
- (10) GSR 228, dated 02-03-1989
- (11) GSR 354, dated 22-05-1990
- (12) GSR 30, dated 28-12-1990
- (13) GSR 321, dated 16-08-1991
- (14) GSR 420, dated 31-08-1992
- (15) GSR 176, dated 07-03-1994
- (16) GSR 334, dated 29-08-1997
- (17) GSR 238, dated 13-06-2000
- (18) GSR 523(E), dated 18-06-2010
- (19) GSR 9(E), dated 08-01-2011
- (20) GSR 83(E), dated 11-02-2011

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असाधारण

EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (I)

PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित

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श्रम और रोजगार मंत्रालय

अधिसूचना

नई दिल्ली, 19 अगस्त, 2014

सा.का.नि.593(अ).—कर्मचारी भविष्य निधि तथा प्रकौर्म उपबंध अधिनियम, 1952 (1952 का 19) की धारा 7 की उप-धारा (1) के साथ पठित धारा 6क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए केंद्र सरकार कर्मचारी पेंशन योजना, 1995 में और संशोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थात् :-

- (1) यह योजना कर्मचारी पेंशन योजना (द्वितीय संशोधन) योजना, 2014 कहलाएगी।
(2) यह 1 सितम्बर, 2014 से प्रभावी माना जाएगा।

2. कर्मचारी पेंशन योजना, 1995 (एतदुपरंतु मुख्य योजना के रूप में संदर्भित) में पैराग्राफ 12 में उप पैराग्राफ (7) के उपरान्त, निम्नलिखित उप पैराग्राफ अंतःस्थापित किया जाएगा, अर्थात्:-

"(7क) इस पैराग्राफ के अंतर्गत किसी विद्यमान अथवा धार्मिक सदस्य पेंशनभोगी को किसी देय राहत सहित सदस्य की मासिक पेंशन वित्तीय वर्ष 2014-15 के संबंध में एक हजार रुपये से कम नहीं होगी।"

3. मुख्य योजना के पैराग्राफ 15 में, "पैराग्राफ-12 के उप पैराग्राफ (2) से (5) में यथास्थिति" शब्दों, कोष्ठकों एवं अंकों के लिए "पैराग्राफ 12" शब्द एवं अंक प्रतिस्थापित किए जाएंगे।

4. मुख्य योजना के पैराग्राफ 16 में-

(क) उप पैराग्राफ (2) में, खण्ड (क) में, उप खण्ड (iv) के उपरान्त, निम्नलिखित उप खण्ड अंतःस्थापित किया जाएगा, अर्थात् :-

"(v) ऐसे सभी मामलों में जिनमें राहत, यदि हो, सहित मासिक विधवा पेंशन प्रतिमाह एक हजार रुपये से कम हो, उसे वित्तीय वर्ष 2014-15 के संबंध में बढ़ाकर प्रतिमाह एक हजार रुपये कर दिया जाएगा।"

(ख) उप पैराग्राफ (3) में, खण्ड (ख) के लिए, निम्नलिखित खण्ड प्रतिस्थापित किया जाएगा, अर्थात् :-

"(ख) प्रत्येक वर्ष के लिए मासिक बाल पेंशन उप पैराग्राफ (2) के खण्ड (क) के अंतर्गत देय मासिक विधवा पेंशन के रूप में दिवंगत सदस्य की विधवा को अनुमान्य राशि के 25 प्रतिशत के बराबर होगी।"

परंतु यह कि दिवंगत सदस्य के प्रत्येक बच्चे के लिए राहत, यदि हो, सहित न्यूनतम मासिक बाल पेंशन वित्तीय वर्ष 2014-15 के संबंध में प्रति माह दो सौ पचास रुपये से कम नहीं होगी।"

(ग) उप पैराग्राफ (4) में, खण्ड (क) के लिए, निम्नलिखित खण्ड प्रतिस्थापित किया जाएगा, अर्थात् :-

(क) यदि दिवंगत सदस्य कोई उत्तरजोबी विधवा नहीं छोड़ गया हो परन्तु परिवार की परिभाषा में आने वाले उत्तरजोबी बच्चे छोड़ गया हो अथवा पेंशन देय नहीं हो, तो बच्चे उप पैराग्राफ (2) के खण्ड (क) के अंतर्गत मासिक विधवा पेंशन के रूप में देय राशि के 75 प्रतिशत मासिक अनाथ पेंशन के हकदार होंगे :

परन्तु यह कि प्रत्येक अनाथ के लिए राहत, यदि हो, सहित न्यूनतम मासिक अनाथ पेंशन वित्तीय वर्ष 2014-15 के संबंध में प्रतिमाह सात सौ पचास रुपये से कम नहीं होगी।"

[फा. सं. आर-15025/3/2007- एनएस-1/भाग-1]

अरुण कुमार सिन्हा, अपा सचिव

सादर टिप्पण : कर्मचारी पेंशन योजना, 1995 को दिनांक 16 नवम्बर, 1995 की अधिसूचना संख्या सा.का.नि. 748(अ) द्वारा प्रकाशित किया गया था तथा पिछली बार इसमें दिनांक 14 नवम्बर, 2013 की अधिसूचना संख्या सा.का.नि. 80(अ) के द्वारा संशोधन किया गया था।

MINISTRY OF LABOUR AND EMPLOYMENT

NOTIFICATION

New Delhi, the 19th August, 2014

G.S.R. 593 (E).— In exercise of the powers conferred by section 6A, read with sub-section (1) of section 7 of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (19 of 1952), the Central Government hereby makes the following Scheme further to amend the Employees' Pension Scheme, 1995, namely:-

1. (1) This Scheme may be called the Employees' Pension (Second Amendment) Scheme, 2014.

(2) It shall come into force on the 1st day of September, 2014.

2. In the Employees' Pension Scheme, 1995 (hereinafter referred to as the principal Scheme), in paragraph 12, after sub-paragraph (7), the following sub-paragraph shall be inserted, namely:-

"(7A) The monthly member's pension including any relief payable to any existing or future member under this paragraph shall not be less than one thousand rupees for the financial year 2014-15."

3. In the principal Scheme, in paragraph 15, for the words, brackets and figures "sub-paragraphs (2) to (5) of paragraph 12, as the case may be," the word and figures "paragraph 12" shall be substituted.

4. In the principal Scheme, in paragraph 16,-

(a) in sub-paragraph (2), in clause (a), after sub-clause (iv), the following sub-clause shall be inserted, namely:-

"(v) in all the cases, where the monthly widow pension including relief, if any, is less than one thousand rupees per month, the amount of monthly widow pension in such cases shall be enhanced to one thousand rupees per month for the financial year 2014-2015."

(b) in sub-paragraph (3), for clause (b), the following clause shall be substituted, namely:-

"(b) Monthly children pension for each child shall be equal to 25 per cent of the amount admissible to the widow of the deceased member as monthly widow pension payable under clause (a) of sub-paragraph (2)

Provided that the minimum monthly children pension including relief, if any, for each child of the deceased member shall not be less than two hundred and fifty rupees per month for the financial year 2014-2015."

(c) in sub-paragraph (4), for clause (a), the following clause shall be substituted, namely:-

"(a) if the deceased member is not survived by any widow, but is survived by children falling within the definition of family or if the widow pension is not payable, the children shall be entitled to a monthly orphan pension equal to 75 per cent of the amount of the monthly widow pension as payable under clause (a) of sub-paragraph (2):

Provided that the minimum monthly orphan pension including relief, if any, for each orphan shall not be less than seven hundred and fifty rupees per month for the financial year 2014-15."

[F. No. R-15025/3/2007.SS-II/Pl.II]

ARUN KUMAR SINHA, Addl. Secy.

Foot Note.- The Employees' Pension Scheme, 1995 was published in the Gazette of India vide notification number G.S.R. 748(E), dated the 16th November, 1995 and was lastly amended vide notification number G.S.R. 80(E), dated the 14th February, 2013.

HOW TO PREVENT MISAPPROPRIATION OF P.F. DUES BY THE CONTRACTORS

- 1.1 In the tender for labour/ manpower supply contracts, compliance by contractors regarding compliance of EPF & MP Act'1952, needs be specified alongwith other labour laws, Names of contractors covered under the EPF & MP Act can be searched and downloaded from website – epfindia.gov.in.
- 1.2 Principal employers/ D.D.O's should get a copy of ECR, e- challan and salary/ wages register reflecting P.F. deductions before releasing payments to contractors.
- 1.3 Under the statutory provisions, employee wise details of PF dues deducted from the salary/ wages of the employees, alongwith 12% employer share are submitted in the form of electronic challan cum return (ECR), thereafter, e – challan is generated from the EPF website. Since the consolidated ECR's of the contractor regarding manpower supplied to all public and private sectors will be very bulky and will create confusion/ excessive time and energy consumption at the level of DDOs, hence separate ECR's and a separate e-challan as stated above are very important to prevent manipulations. Cheating by the contractors can be prevented by demanding separate ECR and e-challan every month in respect of manpower deployed in a particular office/ departments for which DDO is to release the payments to the contractors.
- 1.4 DDOs can check the name of all the employees with regard to ECR from the website of EPFO i.e. epfindia.gov.in.
- 1.5 EPF Organisation has provided a facility to the payment of dues with reference to transaction number of e- challans. Whenever any challan is received alongwith ECR for crediting PF dues in the accounts of individual members, a TRRN No. is generated for e-challan. With reference to this TRRN No. actual deposit can be verified from the EPFO website to prevent submission of fake challans by the contractors.
- 1.6 From April'2012 onwards, monthly contributions received through ECR and e-challans are being credited in the individual members account within one month from the date of deposit. Individual members can also verify the same by registration on the EPF website. A DDO can ask any member at random to check whether the dues are being deposited by the contractor fully without any manipulation/ mis-appropriation.
- 1.7 At the end of the year, EPFO generates statement of accounts of individual members account reflecting opening balance, contributions, withdrawals, interest and closing balance etc. DDO should ask for distribution of these annual statements of accounts in the Office/ Department.
- 1.8 Employees may be guided to obtain e-passbooks from EPFO website.

PROFORMA FOR DDOS TO ENSURE COMPLIANCE FROM THE CONTRACTOR ESTABLISHMENT

Name of the Hospital/Deptt alongwith address _____

Name and address of the Contractor - M/s _____

PF Code no. of the Contractor establishment _____

Financial Year/period : _____

S. No.	Emp_ PF no	Name of the emp	Fathers name	PF Wages of March paid in April & so on)												Total Wages (Sum of 5 to 16)	Total Employee Share (12% of S.No. 17)	Total Employer Share (13.61% of S.no. 17)	Total PF dues (Sum of 18+19)	Actual PF Dues deposited
				Mar (5)	Apr (6)	May (7)	Jun (8)	Jul (9)	Aug (10)	Sep (11)	Oct (12)	Nov (13)	Dec (14)	Jan (15)	Feb (16)					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
1																0	0	0	0	0
2																0	0	0	0	0
3																0	0	0	0	0
4																0	0	0	0	0
5																0	0	0	0	0
Total																0	0	0	0	0

Signature of the DDO
Name and stamp of the Official

List of Pincode

falls under the Territorial Jurisdiction of
Regional office Delhi (North)

Name of the RPFC - Dr. V.P. Singh, RPFC-I

Bhavishya Nidhi Bhawan, 28, Community Centre, Wazirpur Industrial Area, Delhi-110052

ई-मेल : E-Mail: ro.delhi.north@epfindia.gov.in , Tele no. :- 011-27376772, Fax - 011-27376777

S.No.	Pincode	Area
1	110001	Connaught Place
2	110002	Darya Ganj
3	110003	Lodhi Road
4	110004	Rashtrapati Bhawan
5	110005	Karol Bagh
6	110006	Chandni Chowk
7	110007	Shakti Nagar/Kamla Nagar
8	110008	Patel Nagar
9	110009	Model Town
10	110010	Dhaura Kuan, Delhi Cantt
11	110011	South Avenue, Niranman Bhawan
12	110012	Inderuri, IARI(PUSA)
13	110013	Nizamuddin
	110015	Kirti Nagar/moti Nagar
14	110018	Tilak Nagar/Khyala
15	110021	Chanakyapuri /moti Bagh
16	110022	R.K.Puriam/South Delhi Campus
17	110023	Kidwai Nagar
18	110026	Punjabi Bagh
19	110027	Rajouri Garden/Subhash Nagar
20	110028	Najafgarh
21	110029	Safdarjung Enclave
22	110033	Adarsh nagar/Azadpur
23	110034	Shakurpur/Rani bagh/Pitampura
24	110035	Keshavpuram/inderlok/Rampura
25	110036	Allipur/Bakhtawarpur
26	110037	Mahipalpur/IGI Airport
27	110038	Rajokri
28	110039	Bawana/Barwala

S.No.	Pincode	Area
28	110039	Bawana/Barwala
29	110040	Narela/Bhorgarh
30	110041	Peeragarhi/Nangloi
31	110042	Badli/Pehladpur/Siraspur
32	110043	Najafgarh
33	110045	Palam Village
34	110046	Nangal Raya/Sagarpur
35	110052	Ashok Vihar/Wazirpur indl Area
36	110054	Civil Lines/Timarpur /University
37	110055	Paharganj
38	110056	Shakur Basti
39	110058	Janakpuri/Tihar Jail Road
40	110059	Jeevan Park/Matiyala/Uttam Nagar
41	110060	Rajinder Nagar
42	110061	Shahbad Mohammadpur
43	110063	Madipur/Paschim Vihar
44	110064	Mayapuri/Harinagar
45	110066	Bhikaji Cama Place/ Mohammadpur
46	110071	Chawla/Jharoda
47	110073	Dhansa/Issapur/Raota
48	110075	Dwarka
49	110078	Kakrola/NSIT Dwarka
50	110081	Geora/Jaunti/Kanjhawla/ Mubarakpur
51	110082	Holambi Kalan/Naya Bans
52	110083	Mangolpuri
53	110084	Burari/Jharoda Majraa
54	110085	Rohini/Rithala
55	110086	Begumpur/Budh Vihar/Sultanpuri
56	110087	Jwalapuri/Sunder Vihar
57	110088	Haiderpur/Shalimar bagh

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List of Pincode falls under the territorial jurisdiction of		
Regional office Delhi (South)		
Name of the RPFC - Shri Beerbal Meena, RPFC-I		
EPFO Complex, Plot nO. 23, Sector-23, Dwarka, New Delhi-110075		
Email : ro.delhi.south@epfindia.gov.in , Tele :- 011-28050759 Fax : 011-28050412		
S.No.	Pincode	Area
1	110016	Green Park/Haus Khas
2	110017	Malviya Nagar/Saket/Chirag Delhi
3	110019	Nehru Place, Tuglakabad Extn.
4	110020	Okhala Industrial Area
5	110025	Jamia Nagar
6	110030	Mehrauli
7	110038	Bijwasan
8	110044	Badarpur/Mohan Cooperative
9	110047	Aya Nagar, Arjun Garh
10	110048	Greater Kailash
11	110049	South Extn./Shahpurjat
12	110057	Vasant Vihar
13	110062	Khanpur/Dakshinpuri
14	110065	New Friends Colony/East of Kailash
15	110067	Munirka, JNU
16	110068	Neb Sarasi/IGNOU
17	110070	Vasant Kunj/Masudpur
19	110074	Chattarpur/Satbari
20	110079	

List of Pincode falls under the Territorial jurisdiction of		
Sub-Regional office Jhilmil		
Name of the RPFC - Smt. Nidhi Singh, RPFC-II/OIC		
DSIIDC Facility Centre Building, Flatted Factory Complex, 2nd & 3rd Floor, Jhilmil Industrial Area (Behind Dilshad Garden Metro Station), Delhi-110095		
email : sro.laxminagar@epfindia.gov.in , Tele :011-22126504 , Fax :- 011-22126502		
S.No.	Pincode	Area
1	110014	Bhogal/Jangupra
2	110024	Lajpat Nagar
3	110031	Gandhi Nagar
4	110032	Shahadra
5	110051	Krishna Nasgar
6	110053	Ghonda
7	110091	Mayur Vihar
8	110092	Patparganj/Laxmi nagar
9	110093	Nand Nagari
10	110094	Karawal Nagar
11	110095	Jhilmil (Dilshad Garden)
12	110096	Mayur Vihar, Ph-III