Finin2min
Labour Publication Series
Labour & Manpower Law Publication Series

Chapter III - EPF/EPS/EDLI

Code on Social Security, 2020 | Detailed statutory, Rule, compliance, remedy and evidence guide.

Review date: 2026-07-18Authors: CA Nikhil Gupta & Kajri SinghSections: 14-23Central Rules mapped: 2Local source-hashed Act text + linked Rules and implementation analysis
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On this page

Code on Social Security, 2020 EPF/EPS/EDLI four-step compliance flowchart
Finin2min decision flow — identify the law, complete the statutory process and preserve evidence.

Publication-source status: Every mapped section of the parent Code is embedded locally from the retained official India Code PDF and carries the source SHA-256. Linked 2026 Central Rules, forms, notifications and operational analysis remain subject to the official Gazette and subsequent amendments.

Chapter decision flow

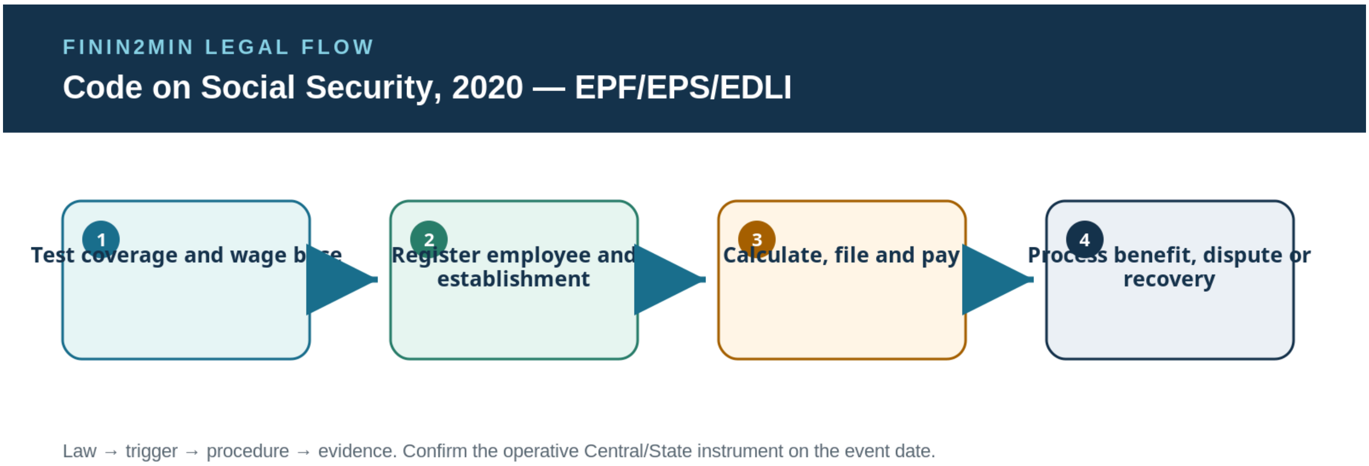
Classify establishment & person→Fix event date→Apply section and Rule→Complete form/record→Retain evidence & remedy file

Finin2min Summary - Chapter in 2 Minutes

This chapter turns epf/eps/edli into an operational control file. It covers Appointment of officers of Central Board, Schemes, Funds, Contribution in respect of employees and contractors; the practical sequence is to classify coverage and event date, apply the provision and mapped Rule, complete the form/register, calculate the entitlement or exposure, and retain evidence for inspection, claim or appeal.

FININ2MIN CHAPTER DECISION FLOWCHART

Chapter III - EPF/EPS/EDLI



Use this flow with the chapter provision map, implementation controls, evidence checklist, limitation/forum review and remedy framework. Confirm the operative Central and State instruments on the event date.

Chapter III - EPF/EPS/EDLI

Finin2min implementation explanation

Maintain a controlled implementation file for Chapter III - EPF/EPS/EDLI: coverage and event date, operative Central/State instrument, responsible owner, approval and authority, form/portal step, due date, calculation basis, supporting evidence, exception, escalation and closure proof. Reconcile payroll, HR, finance, contractor and legal records before sign-off.

Practical example

For pension eligibility, prepare a month-wise service bridge across establishments, identify breaks and excluded periods, and reconcile contributions with the service history. Do not infer pensionable service only from the latest passbook.

Calculation / control template

Control calculation: verified population or transaction base × applicable notified rate/amount × eligible period, adjusted for statutory inclusions, exclusions, ceilings, interest, compensation and prior payments. Reperform the calculation from retained source data.

Current-law control: verify the operative Central/State instrument, notification, form, portal and binding judgment on the event date. Numerical amounts in examples are illustrative unless expressly sourced.

Who is covered

Employers, employees, unorganised workers, gig/platform workers, beneficiaries and social-security authorities must identify the applicable chapter, establishment threshold and scheme.

Main obligations and rights

- Section 14: Appointment of officers of Central Board
- Section 15: Schemes
- Section 16: Funds
- Section 17: Contribution in respect of employees and contractors
- Section 18: Fund to be recognised under Act 43 of 1961
- Section 19: Priority of payment of contributions over other debts

Key thresholds and timelines

- Use only the threshold, rate and limitation period effective on the event date; verify the Central/State instrument before acting.

Forms, registers and evidence

- Applicable form/register, calculation file, approval and acknowledgement evidence
- Retain classification, calculation, approval, communication, acknowledgement and payment/filing proof.

Employer risk snapshot

Highest practical risks: wrong membership/wage base, delayed remittance, excluded-employee treatment or incomplete ECR/records.

Employee/worker remedy snapshot

Core protection: membership credit, contribution visibility, transfer/withdrawal and grievance/claim routes. Confirm the authority, limitation and appeal route stated in this chapter.

Old law / transition

Map the event date and savings position against: Employees' Compensation Act, 1923; Employees' State Insurance Act, 1948; EPF and MP Act, 1952; Employment Exchanges Act, 1959; Maternity Benefit Act, 1961.

Five-point professional checklist

1. Freeze the event date, establishment, location and person/worker classification.
2. Identify the controlling section/paragraph, mapped Rule, notification and appropriate Government.
3. Reperform the calculation or decision test and document every exception or approval.
4. Complete the prescribed form/register/portal step and retain acknowledgement, payment and communication evidence.
5. Record the remedy, forum, limitation, appeal path and State variation before sign-off.

Finin2min takeaway: for epf/eps/edli, the defensible answer is not a policy label - it is the event-date law, the mapped procedure, the calculation and a complete evidence trail.

Download one-page Finin2min cheat sheet

Section-by-section provision map

Provision	Subject	Implementation focus
Section 14	Appointment of officers of Central Board	Trigger, linked Rule/form, evidence, consequence and remedy
Section 15	Schemes	Trigger, linked Rule/form, evidence, consequence and remedy
Section 16	Funds	Trigger, linked Rule/form, evidence, consequence and remedy
Section 17	Contribution in respect of employees and contractors	Trigger, linked Rule/form, evidence, consequence and remedy
Section 18	Fund to be recognised under Act 43 of 1961	Trigger, linked Rule/form, evidence, consequence and remedy
Section 19	Priority of payment of contributions over other debts	Trigger, linked Rule/form, evidence, consequence and remedy
Section 20	Chapter not to apply to certain establishments	Trigger, linked Rule/form, evidence, consequence and remedy

Provision	Subject	Implementation focus
Section 21	Authorising certain employers to maintain provident fund accounts	Trigger, linked Rule/form, evidence, consequence and remedy
Section 22	Transfer of accounts	Trigger, linked Rule/form, evidence, consequence and remedy
Section 23	Appeal to Tribunal	Trigger, linked Rule/form, evidence, consequence and remedy

Section 14: Appointment of officers of Central Board

Current statutory text

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14. Appointment of officers of Central Board.—(1) The Central Government m
Provident Fund Commissioner who shall be the Chief Executive Officer of th
function as head of the Employees' Provident Fund Organisation.

   Explanation.—For  the  purposes  of  this  Code,  the  expression  "Emp
Organisation" means the organisation consisting of officers and employees 

    (2) The  Central  Provident Fund Commissioner  shall be  subject  to 
superintendence of the Central Board in the discharge of his functions und

    (3) The Central Government shall also appoint a Financial Advisor and 
the Central Provident Fund Commissioner in the discharge of his duties.

    (4) The Central Board may appoint, as many Additional Central Providen
Deputy Provident Fund Commissioners, Regional Provident Fund Commissioners
Fund Commissioners and such other officers and employees as it may conside
administration of the Provident Fund Scheme, the Pension Scheme and the In
responsibilities assigned to the Central Board from time to time by the Ce

    (5) No appointment to the post of the Central Provident Fund Commissio
Provident Fund Commissioner or a Financial Adviser and Chief Accounts Offi
the Central Board carrying a scale of pay equivalent to the scale of pay o
under the Central Government shall be made except after consultation with 
Commission:

    Provided that no such consultation shall be necessary in regard to any


        (a) for a period not exceeding one year; or

        (b) if the person to be appointed is, at the time of his appointme
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(i) a member of the Indian Administrative Service, or

(ii) in the service of the Central Government or the Central
post.

(6) The method of recruitment, salary and allowances, discipline and o
Central Provident Fund Commissioner and the Financial Adviser and Chief Ac
as may be specified by the Central Government and such salary and allowanc
Provident Fund.

(7) (a) The method of recruitment, salary and allowances, discipline a
the Additional Central Provident Fund Commissioners, Deputy Provident Fund
Provident Fund Commissioners, Assistant Provident Fund Commissioners and
employees of the Central Board shall be such as may be specified by the Ce
the rules and orders applicable to the officers and employees of the Centr
corresponding scales of pay:

Provided that where the Central Board is of the opinion that it is nec
the said rules or orders in respect of any of the matters aforesaid, it sh
Central Government:

Provided further that the salary and allowances of the officers specif
the scale of pay respectively provided in the Provident Fund Scheme.

(b) In determining the corresponding scales of pay of officers and emp
Central Board shall have regard to the educational qualifications, method
responsibilities of such officers and employees under the Central Governme
Central Board shall refer the matter to the Central Government whose decis

Finin2min clause-by-clause decode

1. Legal test 1
2. This section allocates legal responsibility for appointment of officers of central board within the Employees' Provident Fund Chapter.
3. Legal test 2
4. Identify the statutory trigger, person obligated, authority, timing, exceptions and documentary output before applying the provision.
5. Legal test 3
6. Read every subsection, proviso, explanation and linked Schedule in the official text; the heading alone is not the legal test.
7. Implementation control
8. Trigger
9. Document the facts that activate section 14: appointment of officers of central board.
10. Coverage and jurisdiction

Applicable Central Rules immediately below the provision

No direct Central Rule is mapped. Check general procedural Rules, State Rules and later notifications.

Practical example

A multi-location employer prepares a legal classification memo, identifies the appropriate Government, maps the operative provision and Rule, records the decision owner and retains the documents needed to prove compliance during inspection or litigation.

Controls and evidence

- Employer: assign owner, configure system and retain approval/payment proof.
- Employee/worker: retain contract, attendance, wage/benefit proof and communication.
- Professional: reconcile the Act, Rule, notification, form, limitation and State overlay.

Consequence, remedy and limitation

Identify the substantive default first, then separately map arrears or benefit, interest/damages, administrative penalty, prosecution, compounding, company/officer liability, forum, appeal and limitation. Do not infer a remedy from the heading alone.

Mapped Rules: No direct Central Rule mapped in the repository concordance | Official source: section 14.

Section 15: Schemes

Current statutory text

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15. Schemes.—(1) The Central Government may, by notification—

    (a) frame a scheme to be called the Employees' Provident Fund Sche
funds shall be established under this Chapter for employees or for any
the establishments or class of establishments to which the said scheme

    (b) frame a scheme to be called the Employees' Pension Scheme for

        (i) superannuation pension, retiring pension or permanent tot
    employees of any establishment or class of establishments to which
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            (ii) widow or widower's pension, children pension or orphan p
       of such employees; and

             (iii) nominee pension;

        (c) frame a scheme to be called the Employees' Deposit Linked Ins
    of providing life insurance benefits to the employees of any establish
   which this Chapter applies;

       (d) frame any other scheme or schemes for the purposes of providin
     this Code to self-employed workers or any other class of persons; and

        (e) modify any scheme referred to in clauses (a), (b), (c) and (d
    varying therein, either prospectively or retrospectively.

    (2) Subject to the provisions of this Chapter, the schemes referred to
sub-section (1) may provide for all or any of the matters respectively spe
of the Fifth Schedule.

    (3) The schemes may provide that all or any of its provisions shall ta
retrospectively on and from such date as may be specified in that behalf i
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Finin2min clause-by-clause decode

1. Legal test 1
2. EPF, Pension and EDLI obligations operate through schemes framed under the Code; the scheme text is indispensable.
3. Legal test 2
4. Only the commenced sub-sections and notified schemes should be treated as operative.
5. Implementation control
6. Trigger
7. Document the facts that activate section 15: schemes.
8. Coverage and jurisdiction
9. Identify establishment, employee/worker category, appropriate Government, First Schedule threshold and territorial authority.
10. Decision owner

Applicable Central Rules immediately below the provision

No direct Central Rule is mapped. Check general procedural Rules, State Rules and later notifications.

Practical example

A multi-location employer prepares a legal classification memo, identifies the appropriate Government, maps the operative provision and Rule, records the decision owner and retains the documents needed to prove compliance during inspection or litigation.

Controls and evidence

- Employer: assign owner, configure system and retain approval/payment proof.
- Employee/worker: retain contract, attendance, wage/benefit proof and communication.
- Professional: reconcile the Act, Rule, notification, form, limitation and State overlay.

Consequence, remedy and limitation

Identify the substantive default first, then separately map arrears or benefit, interest/damages, administrative penalty, prosecution, compounding, company/officer liability, forum, appeal and limitation. Do not infer a remedy from the heading alone.

Mapped Rules: No direct Central Rule mapped in the repository concordance | Official source: section 15.

Section 16: Funds

Current statutory text

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16. Funds.—(1) The Central Government may, for the purposes of—

     (a) the Provident Fund Scheme, establish a Provident Fund where th
   employer to the fund shall be ten per cent. of the wages for the time b
   employees (whether employed by him directly or by or through a contacto
    contribution shall be equal to the contribution payable by the employe
   any employee so desires, be an amount exceeding ten per cent. of the wa
    that the employer shall not be under an obligation to pay any contribu
    contribution payable under this section:

       Provided that in its application to any establishment or class of e
   Government, after making such inquiry as it deems fit, may, by notifica
   be subject to the modification that for the words “ten per cent.” at bo
   words “twelve per cent.” shall be substituted:

       Provided further that the Central Government, after making such inq
    notification, specify rates of employees’ contributions and the period
    for any class of employee;

     (b) the Pension Scheme, establish a Pension Fund in the manner spe
   Government into which there shall be paid, from time to time, in respec
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member of the Pension Scheme,—

          (i) such sums from the employer's contribution under clause (
   third per cent. of the wages or such per cent. of wages as may be no

          (ii) such sums payable as contribution to the Pension Fund, a
  Scheme, by the employers of the exempted establishments under section
  scheme applies;

           (iii) such sums as the Central Government after due appropri
   behalf, specify;

      (c) the Insurance Scheme, establish a Deposit-Linked Insurance Fu
  that scheme by that Government into which there shall be paid by the e
  respect of every such employee in relation to whom he is the employer,
  than one per cent. of the wages or such per cent. of wages as may be n
  for the time being payable in relation to such employee:

     Provided that the employer shall pay into the Insurance Fund such f
  exceeding one-fourth of the contribution which he is required to make
 Government may, from time to time, determine to meet all the expenses i
  administration of the Insurance Scheme other than the expenses towards
  provided by or under the Insurance Scheme.

  (2) The Provident Fund, the Pension Fund and the Insurance Fund shall
by, the Central Board in such manner as may be specified in the respective
```

Finin2min clause-by-clause decode

1. Legal test 1
2. Maintain separate accounting and governance for provident fund, pension fund and deposit-linked insurance fund.
3. Legal test 2
4. The commencement notification is partial for this section; do not assume every clause is live without checking.
5. Implementation control
6. Trigger
7. Document the facts that activate section 16: funds.
8. Coverage and jurisdiction
9. Identify establishment, employee/worker category, appropriate Government, First Schedule threshold and territorial authority.
10. Decision owner

Applicable Central Rules immediately below the provision

Central Rule 6: Rule 6 — Administration of funds vested in Central Board

Rule mapping is retained; read the official 2026 Gazette for the exact sub-rule text and forms.

Practical example

A multi-location employer prepares a legal classification memo, identifies the appropriate Government, maps the operative provision and Rule, records the decision owner and retains the documents needed to prove compliance during inspection or litigation.

Controls and evidence

- Employer: assign owner, configure system and retain approval/payment proof.
- Employee/worker: retain contract, attendance, wage/benefit proof and communication.
- Professional: reconcile the Act, Rule, notification, form, limitation and State overlay.

Consequence, remedy and limitation

Identify the substantive default first, then separately map arrears or benefit, interest/damages, administrative penalty, prosecution, compounding, company/officer liability, forum, appeal and limitation. Do not infer a remedy from the heading alone.

Mapped Rules: Rule 6 | Official source: section 16.

Section 17: Contribution in respect of employees and contractors

Current statutory text

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17. Contribution in respect of employees and contractors.—(1) The amount o
to say, the employer's contribution as well as the employee's contribution
the employer's contribution in pursuance of the Insurance Scheme) and any 
administering the fund paid or payable by an employer in respect of an emp
a contractor may be recovered by such employer from the contractor, either
payable to the contractor under any contract or as a debt payable by the c

    (2) A contractor from whom the amounts mentioned in sub-section (1) ma
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any employee employed by or through him may recover from such employee, th
under any scheme by deduction from the wages payable to such employee.

    (3) Notwithstanding any contract to the contrary, no contractor shall 
contribution or the charges referred to in sub-section (1) from the wages 
by or through him or otherwise to recover such contribution or charges fro
```

Finin2min clause-by-clause decode

1. Legal test 1
2. Principal-employer exposure must include contractor employees and the recovery/adjustment mechanism against contractors.
3. Legal test 2
4. Reconcile muster, wage and remittance data across principal employer, contractor and member accounts.
5. Implementation control
6. Trigger
7. Document the facts that activate section 17: contribution in respect of employees and contractors.
8. Coverage and jurisdiction
9. Identify establishment, employee/worker category, appropriate Government, First Schedule threshold and territorial authority.
10. Decision owner

Applicable Central Rules immediately below the provision

No direct Central Rule is mapped. Check general procedural Rules, State Rules and later notifications.

Practical example

A multi-location employer prepares a legal classification memo, identifies the appropriate Government, maps the operative provision and Rule, records the decision owner and retains the documents needed to prove compliance during inspection or litigation.

Controls and evidence

- Employer: assign owner, configure system and retain approval/payment proof.
- Employee/worker: retain contract, attendance, wage/benefit proof and communication.
- Professional: reconcile the Act, Rule, notification, form, limitation and State overlay.

Consequence, remedy and limitation

Identify the substantive default first, then separately map arrears or benefit, interest/damages, administrative penalty, prosecution, compounding, company/officer liability, forum, appeal and limitation. Do not infer a remedy from the heading alone.

Mapped Rules: No direct Central Rule mapped in the repository concordance | Official source: section 17.

Section 18: Fund to be recognised under Act 43 of 1961

Current statutory text

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18. Fund to be recognized under Act 43 of 1961.— For the purposes of the I
the Provident Fund shall be deemed to be a recognised provident fund withi
section 2 of that Act:

    Provided that nothing contained in the said Act shall operate to rende
Provident Fund Scheme (under which the Provident Fund is established) whic
provisions of that Act or of the rules made thereunder.
```

Finin2min clause-by-clause decode

1. Legal test 1
2. This section allocates legal responsibility for fund to be recognised under act 43 of 1961 within the Employees’ Provident Fund Chapter.
3. Legal test 2
4. Identify the statutory trigger, person obligated, authority, timing, exceptions and documentary output before applying the provision.
5. Legal test 3
6. Read every subsection, proviso, explanation and linked Schedule in the official text; the heading alone is not the legal test.
7. Implementation control
8. Trigger
9. Document the facts that activate section 18: fund to be recognised under act 43 of 1961.
10. Coverage and jurisdiction

Applicable Central Rules immediately below the provision

No direct Central Rule is mapped. Check general procedural Rules, State Rules and later notifications.

Practical example

A multi-location employer prepares a legal classification memo, identifies the appropriate Government, maps the operative provision and Rule, records the decision owner and retains the documents needed to prove compliance during inspection or litigation.

Controls and evidence

- Employer: assign owner, configure system and retain approval/payment proof.
- Employee/worker: retain contract, attendance, wage/benefit proof and communication.
- Professional: reconcile the Act, Rule, notification, form, limitation and State overlay.

Consequence, remedy and limitation

Identify the substantive default first, then separately map arrears or benefit, interest/damages, administrative penalty, prosecution, compounding, company/officer liability, forum, appeal and limitation. Do not infer a remedy from the heading alone.

Mapped Rules: No direct Central Rule mapped in the repository concordance | Official source: section 18.

Section 19: Priority of payment of contributions over other debts

Current statutory text

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19. Priority of payment of contributions over other debts.—Notwithstanding
any other law for the time being in force, any amount due under this Chapt
assets of the establishment to which it relates and shall be paid in prior
of the Insolvency and Bankruptcy Code, 2016 (31 of 2016).
```

Finin2min clause-by-clause decode

1. Legal test 1
2. This section allocates legal responsibility for priority of payment of contributions over other debts within the Employees' Provident Fund Chapter.
3. Legal test 2

4. Identify the statutory trigger, person obligated, authority, timing, exceptions and documentary output before applying the provision.
5. Legal test 3
6. Read every subsection, proviso, explanation and linked Schedule in the official text; the heading alone is not the legal test.
7. Implementation control
8. Trigger
9. Document the facts that activate section 19: priority of payment of contributions over other debts.
10. Coverage and jurisdiction

Applicable Central Rules immediately below the provision

No direct Central Rule is mapped. Check general procedural Rules, State Rules and later notifications.

Practical example

A multi-location employer prepares a legal classification memo, identifies the appropriate Government, maps the operative provision and Rule, records the decision owner and retains the documents needed to prove compliance during inspection or litigation.

Controls and evidence

- Employer: assign owner, configure system and retain approval/payment proof.
- Employee/worker: retain contract, attendance, wage/benefit proof and communication.
- Professional: reconcile the Act, Rule, notification, form, limitation and State overlay.

Consequence, remedy and limitation

Identify the substantive default first, then separately map arrears or benefit, interest/damages, administrative penalty, prosecution, compounding, company/officer liability, forum, appeal and limitation. Do not infer a remedy from the heading alone.

Mapped Rules: No direct Central Rule mapped in the repository concordance | Official source: section 19.

Section 20: Chapter not to apply to certain establishments

Current statutory text

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20. Chapter not to apply to certain establishments.—(1) This Chapter shall

        (a) to any establishment registered under the Co-operative Societi
   any other law for the time being in force in any State relating to co-o
    than fifty persons and working without the aid of power; or

        (b) to any other establishment belonging to or under the control o
    State Government and whose employees are entitled to the benefit of co
    old age pension in accordance with any scheme or rule framed by the Ce
   Government governing such benefits; or

         (c) to any other establishment set up under any Central or State
    in force and whose employees are entitled to the benefits of contribut
    pension in accordance with any scheme or rule framed under that law go

        (d) to the employees who, immediately before the commencement of t
    benefits of Provident Fund under any Central or State enactment.

    (2) If the Central Government is of the opinion that having regard to
of establishment or other circumstances of the case, it is necessary or ex
notification and subject to such conditions, as may be specified in the no
prospectively or retrospectively, that class of establishments from the op
period as may be specified in the notification.
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Finin2min clause-by-clause decode

1. Legal test 1
2. Exclusion/exemption must be supported by the exact establishment category and not by a broad industry assumption.
3. Implementation control
4. Trigger
5. Document the facts that activate section 20: chapter not to apply to certain establishments.
6. Coverage and jurisdiction
7. Identify establishment, employee/worker category, appropriate Government, First Schedule threshold and territorial authority.
8. Decision owner
9. Assign a named owner for provident fund, pension and deposit-linked insurance architecture; identify HR, payroll, finance, legal, contractor and authorised-signatory roles.
10. Evidence pack

Applicable Central Rules immediately below the provision

No direct Central Rule is mapped. Check general procedural Rules, State Rules and later notifications.

Practical example

A multi-location employer prepares a legal classification memo, identifies the appropriate Government, maps the operative provision and Rule, records the decision owner and retains the documents needed to prove compliance during inspection or litigation.

Controls and evidence

- Employer: assign owner, configure system and retain approval/payment proof.
- Employee/worker: retain contract, attendance, wage/benefit proof and communication.
- Professional: reconcile the Act, Rule, notification, form, limitation and State overlay.

Consequence, remedy and limitation

Identify the substantive default first, then separately map arrears or benefit, interest/damages, administrative penalty, prosecution, compounding, company/officer liability, forum, appeal and limitation. Do not infer a remedy from the heading alone.

Mapped Rules: No direct Central Rule mapped in the repository concordance | Official source: section 20.

Section 21: Authorising certain employers to maintain provident fund accounts

Current statutory text

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21. Authorising certain employer to maintain provident fund accounts.— (1)
Government may, on an application made to it in this behalf by the employe
in relation to an establishment employing one hundred or more persons, aut
in writing, to maintain a provident fund account in relation to the establ
prescribed by the Central Government and subject to such terms and conditi
Provident Fund Scheme:

    Provided  that no authorisation  shall be made under  this sub-section
establishment had committed any default in the payment of provident fund c
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any other offence under this Code during the three years immediately prece
authorisation.

    (2) Where an establishment is authorised to maintain a provident fund
the employer in relation to such establishment shall maintain such account
contribution in such manner, provide for such facilities for inspection, p
abide by such other terms and conditions, as may be specified in the Provi

    (3) Any authorisation made under this section may be cancelled by the
in writing if the employer fails to comply with any of the terms and condi
he commits any offence under any provision of this Code:

    Provided that before cancelling the authorisation, the Central Governm
reasonable opportunity of being heard.
```

Finin2min clause-by-clause decode

1. Legal test 1
2. This section allocates legal responsibility for authorising certain employers to maintain provident fund accounts within the Employees' Provident Fund Chapter.
3. Legal test 2
4. Identify the statutory trigger, person obligated, authority, timing, exceptions and documentary output before applying the provision.
5. Legal test 3
6. Read every subsection, proviso, explanation and linked Schedule in the official text; the heading alone is not the legal test.
7. Implementation control
8. Trigger
9. Document the facts that activate section 21: authorising certain employers to maintain provident fund accounts.
10. Coverage and jurisdiction

Applicable Central Rules immediately below the provision

No direct Central Rule is mapped. Check general procedural Rules, State Rules and later notifications.

Practical example

A multi-location employer prepares a legal classification memo, identifies the appropriate Government, maps the operative provision and Rule, records the decision owner and retains the documents needed to prove compliance during inspection or litigation.

Controls and evidence

- Employer: assign owner, configure system and retain approval/payment proof.
- Employee/worker: retain contract, attendance, wage/benefit proof and communication.
- Professional: reconcile the Act, Rule, notification, form, limitation and State overlay.

Consequence, remedy and limitation

Identify the substantive default first, then separately map arrears or benefit, interest/damages, administrative penalty, prosecution, compounding, company/officer liability, forum, appeal and limitation. Do not infer a remedy from the heading alone.

Mapped Rules: No direct Central Rule mapped in the repository concordance | Official source: section 21.

Section 22: Transfer of accounts

Current statutory text

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22. Transfer of accounts.— Where an employee,—


        (a) employed in an establishment to which this Chapter applies, re
    therefrom and obtains employment in any other establishment to which t

        (b) employed in an establishment to which  this Chapter does not a
   employment therefrom and obtains employment in an establishment to whic

then, his accumulated amount in provident fund account or pension account,
transferred or dealt with in the manner as may be specified in the Provide
Scheme, as the case may be.
```

Finin2min clause-by-clause decode

1. Legal test 1
2. This section allocates legal responsibility for transfer of accounts within the Employees' Provident Fund Chapter.
3. Legal test 2
4. Identify the statutory trigger, person obligated, authority, timing, exceptions and documentary output before applying the provision.
5. Legal test 3

6. Read every subsection, proviso, explanation and linked Schedule in the official text; the heading alone is not the legal test.
7. Implementation control
8. Trigger
9. Document the facts that activate section 22: transfer of accounts.
10. Coverage and jurisdiction

Applicable Central Rules immediately below the provision

No direct Central Rule is mapped. Check general procedural Rules, State Rules and later notifications.

Practical example

A multi-location employer prepares a legal classification memo, identifies the appropriate Government, maps the operative provision and Rule, records the decision owner and retains the documents needed to prove compliance during inspection or litigation.

Controls and evidence

- Employer: assign owner, configure system and retain approval/payment proof.
- Employee/worker: retain contract, attendance, wage/benefit proof and communication.
- Professional: reconcile the Act, Rule, notification, form, limitation and State overlay.

Consequence, remedy and limitation

Identify the substantive default first, then separately map arrears or benefit, interest/damages, administrative penalty, prosecution, compounding, company/officer liability, forum, appeal and limitation. Do not infer a remedy from the heading alone.

Mapped Rules: No direct Central Rule mapped in the repository concordance | Official source: section 22.

Section 23: Appeal to Tribunal

Current statutory text

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23. Appeal to Tribunal.—(1) Any person aggrieved by an order passed by any
the following matters may prefer an appeal to the Tribunal constituted by
namely:—
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(a) determination and assessment of dues under section 125 relatin

(b) levy of damages under section 128 relating to Chapter III.

(2) Every appeal under sub-section (1) shall be filed in such form and accompanied by such fees as may be prescribed by the Central Government.

(3) No appeal under clause (a) of sub-section (1) by the employer shal unless he has deposited with Social Security Organisation concerned twenty due from him as determined by an officer under section 125.

(4) The Tribunal shall endeavour to decide the appeal within a period which the appeal has been preferred.

CHAPTER IV
EMPLOYEES STATE INSURANCE CORPORATION

Finin2min clause-by-clause decode

1. Legal test 1
2. Identify appealable order, limitation, prescribed form, fee/deposit and Tribunal jurisdiction before filing.
3. Implementation control
4. Trigger
5. Document the facts that activate section 23: appeal to tribunal.
6. Coverage and jurisdiction
7. Identify establishment, employee/worker category, appropriate Government, First Schedule threshold and territorial authority.
8. Decision owner
9. Assign a named owner for provident fund, pension and deposit-linked insurance architecture; identify HR, payroll, finance, legal, contractor and authorised-signatory roles.
10. Evidence pack

Applicable Central Rules immediately below the provision

Central Rule 13: Rule 13 — Form, manner, time limits and fees for filing of appeal

Rule mapping is retained; read the official 2026 Gazette for the exact sub-rule text and forms.

Practical example

A multi-location employer prepares a legal classification memo, identifies the appropriate Government, maps the operative provision and Rule, records the decision owner and retains the documents needed to prove compliance during inspection or litigation.

Controls and evidence

- Employer: assign owner, configure system and retain approval/payment proof.
- Employee/worker: retain contract, attendance, wage/benefit proof and communication.
- Professional: reconcile the Act, Rule, notification, form, limitation and State overlay.

Consequence, remedy and limitation

Identify the substantive default first, then separately map arrears or benefit, interest/damages, administrative penalty, prosecution, compounding, company/officer liability, forum, appeal and limitation. Do not infer a remedy from the heading alone.

Mapped Rules: Rule 13 | Official source: section 23.

Rules, forms, registers, portals and due dates

Rule	Subject	Text/control status
6	Rule 6 — Administration of funds vested in Central Board	Source-controlled mapping
13	Rule 13 — Form, manner, time limits and fees for filing of appeal	Source-controlled mapping

Forms and registers must be confirmed from the appended 2026 Central Rules and the live portal applicable to the appropriate Government. A form is not treated as current merely because an earlier law used the same number.

Notifications and effective-date history

Control	Required action
Enactment	Record Act number, assent and Gazette publication.
Commencement	Use the provision-specific commencement notification; the four Codes became broadly operative from 21 November 2025 subject to earlier partial commencement and corrigenda.
Central Rules	Read the applicable 2026 Central Rules from their Gazette date and verify subsequent amendments.

State instrument	Check final State Rules, authority notifications, forms and rates where the State is appropriate Government.

Old-law/new-Code concordance

Predecessor law	Transition control
Employees' Compensation Act, 1923	Classify the event date, accrued right, saved Rule/ notification and pending proceeding before moving to the Code.
Employees' State Insurance Act, 1948	Classify the event date, accrued right, saved Rule/ notification and pending proceeding before moving to the Code.
EPF and MP Act, 1952	Classify the event date, accrued right, saved Rule/ notification and pending proceeding before moving to the Code.
Employment Exchanges Act, 1959	Classify the event date, accrued right, saved Rule/ notification and pending proceeding before moving to the Code.
Maternity Benefit Act, 1961	Classify the event date, accrued right, saved Rule/ notification and pending proceeding before moving to the Code.
Payment of Gratuity Act, 1972	Classify the event date, accrued right, saved Rule/ notification and pending proceeding before moving to the Code.
Cine Workers Welfare Fund Act, 1981	Classify the event date, accrued right, saved Rule/ notification and pending proceeding before moving to the Code.
BOCW Welfare Cess Act, 1996	Classify the event date, accrued right, saved Rule/ notification and pending proceeding before moving to the Code.
Unorganised Workers' Social Security Act, 2008	Classify the event date, accrued right, saved Rule/ notification and pending proceeding before moving to the Code.

Practical calculations and control file

Calculation sequence

1. Freeze the employee/worker population and event date.
2. Apply the statutory wage/benefit base and notified threshold.
3. Reconcile attendance, service, payroll and contractor records.

4. Calculate principal amount, interest/damages and any statutory compensation separately.
5. Obtain legal/payroll approval and retain the versioned worksheet.

Three-owner sign-off

- **Employer/HR:** facts, classification, communication and workflow.
- **Employee/worker:** notice, records, nomination/claim and acknowledgement.
- **Professional:** source, formula, forum, limitation and evidence reconciliation.

Binding and highly relevant case-law principles

Older cases are included for principles only. Their continued application must be tested against the current Code wording, repeal-and-savings clause and later judgments.

Decision	Principle and present-use caution
Regional Director, ESI Corporation v. Ramanuja Match Industries	Social-security legislation is beneficial, but coverage and contribution liability still turn on statutory definitions and evidence.
Organo Chemical Industries v. Union of India	Social-security defaults may attract compensatory and deterrent consequences; separate principal contribution, interest, damages and prosecution.
Jeewanlal (1929) Ltd. v. Appellate Authority	Gratuity is a statutory terminal benefit; eligibility and forfeiture require strict application of the governing text.
Municipal Corporation of Delhi v. Female Workers	Maternity protection is interpreted purposively, while present claims must be tested under the Code and current Rules.

State-law variation alerts

- Confirm whether the Central or State Government is the appropriate Government.
- Central Rules do not automatically displace valid State Rules, rates, registers, authorities or portal procedures.
- Minimum-wage rates, holidays, working-hours permissions, licences and local welfare obligations require State-specific verification.
- Record Gazette number, effective date and supersession status in the location compliance register.

Practical transaction application

Use the chapter in hiring, payroll migration, contractor onboarding, M&A diligence, business transfer, employee exits, death/injury claims, gratuity, maternity, gig/platform arrangements and benefit-fund reconciliations. Test coverage and contribution periods at employee and establishment level.

Authority, consent and execution controls

Assign responsibility among the employer, principal employer, payroll owner, authorised officer, nominee/claimant, social-security organisation and competent authority. Board approval or employee consent does not replace statutory registration, contribution, nomination, deposit or claim procedure.

Stamp duty and registration alerts

Contribution records and statutory returns ordinarily do not require registration, but nominations, settlements, assignments, security documents and business-transfer instruments may have separate State stamp or registration implications. Preserve the distinction between benefit filing and instrument validity.

Evidence and document-retention checklist

Retain the operative law/rule version, classification note, approvals, signed instruments, statutory forms, portal acknowledgements, registers, calculations, bank proof, correspondence, inspection records, service proof, decision and appeal file. Apply the longer of the statutory retention rule, litigation hold, tax/audit need and contractual requirement; restrict access to personal and sensitive data.

Performance, delivery and payment controls

Reconcile employee master, wage base, contribution file, challan, bank debit, return, nomination and benefit claim. For exits, deaths, injuries and transfers, create an event-date checklist with owner, statutory clock, documentary dependency and payment evidence.

Breach, loss, mitigation and remedy framework

On detecting a breach, stop continuing exposure, preserve evidence, quantify employee and government dues, identify affected persons, make lawful corrective payment/filing, notify the authorised decision-maker, assess self-disclosure or compounding where available, and reserve contractual recovery against responsible vendors without delaying statutory remediation.

Limitation and forum controls

Use the designated social-security authority, competent authority, tribunal or appellate forum. Track assessment, determination, recovery, benefit rejection and appeal dates independently; a contractual forum clause cannot defeat the statutory remedy.

Arbitration and mediation interface

Mediation may narrow factual or computation disputes but cannot waive mandatory contributions, statutory benefit eligibility, recovery powers or offences. Any settlement must identify what remains subject to authority approval or statutory adjudication.

Company, partnership, GST and tax overlays

For a company, align board/delegation and officer-in-default controls; for an LLP or partnership, identify the designated partner/partner and authorised employer representative. Labour dues can affect transaction price, indemnities, director/partner exposure and insolvency claims. Salary/TDS, perquisite, contractor TDS, GST on outsourced services and accounting provisions must be reconciled without treating tax treatment as proof of labour-law classification.

Finin2min Q&A

Which law and version should be applied?

Use the current text of Code on Social Security, 2020, the commencement notification, the applicable Central or State Rules and any later instrument effective on the event date.

How is the appropriate Government identified?

Classify ownership/control, sector, establishment and contractor relationship before selecting the Central or State authority.

Can a company policy override the statutory protection?

No. A policy may improve a benefit or control, but it cannot contract out of a mandatory statutory floor.

What evidence should be retained?

Retain the classification memo, source instrument, form/portal record, calculation, approval, employee communication, acknowledgement and payment or authority proof.

Do the Central Rules apply to every establishment?

No. They govern the Central sphere. State Rules and State notifications must be checked where the State is the appropriate Government.

How should a historical event be tested?

Apply the law and subordinate instrument effective on the event date, then use the repeal-and-savings provision for pending rights and proceedings.

What happens when portal practice conflicts with the statute?

Record the conflict, follow the higher legal instrument, seek authority clarification where necessary and preserve screenshots and correspondence.

Can criminal and monetary consequences arise together?

They may. Separate wages/benefits, interest, damages, civil penalty, prosecution, compounding and director/officer liability.

Is a contractor arrangement enough to shift liability?

No. Principal-employer and contractor liabilities depend on the specific provision and facts; the contract should allocate evidence and recovery without diluting worker rights.

What is the first professional review step?

Freeze the event date and facts, identify the applicable provision, then map Rules, forms, notification status, authority, limitation and evidence.

What is the operational focus of section 14 - Appointment of officers of Central Board?

The section must be decomposed into actor, trigger, threshold, procedure, exception, consequence and evidence. Read the full official text and the mapped Rules before applying the Finin2min control summary.

What is the operational focus of section 15 - Schemes?

The section must be decomposed into actor, trigger, threshold, procedure, exception, consequence and evidence. Read the full official text and the mapped Rules before applying the Finin2min control summary.

What is the operational focus of section 16 - Funds?

The section must be decomposed into actor, trigger, threshold, procedure, exception, consequence and evidence. Read the full official text and the mapped Rules before applying the Finin2min control summary.

What is the operational focus of section 17 - Contribution in respect of employees and contractors?

The section must be decomposed into actor, trigger, threshold, procedure, exception, consequence and evidence. Read the full official text and the mapped Rules before applying the Finin2min control summary.

What is the operational focus of section 18 - Fund to be recognised under Act 43 of 1961?

The section must be decomposed into actor, trigger, threshold, procedure, exception, consequence and evidence. Read the full official text and the mapped Rules before applying the Finin2min control summary.

What is the operational focus of section 19 - Priority of payment of contributions over other debts?

The section must be decomposed into actor, trigger, threshold, procedure, exception, consequence and evidence. Read the full official text and the mapped Rules before applying the Finin2min control summary.

What is the operational focus of section 20 - Chapter not to apply to certain establishments?

The section must be decomposed into actor, trigger, threshold, procedure, exception, consequence and evidence. Read the full official text and the mapped Rules before applying the Finin2min control summary.

What is the operational focus of section 21 - Authorising certain employers to maintain provident fund accounts?

The section must be decomposed into actor, trigger, threshold, procedure, exception, consequence and evidence. Read the full official text and the mapped Rules before applying the Finin2min control summary.

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