1. INTRODUCTION:

1.1 Mandate:

The Coal Mines Provident Fund Organization has been entrusted with the responsibility of administering the Coal Mines Provident Fund and Miscellaneous Provisions Act, 1948 and the Schemes framed there under, i.e. The Coal Mines Provident Fund Scheme 1948, Coal Mines Pension Scheme, 1998 and the Coal Mines Deposit Linked Insurance Scheme, 1976.

1.2 Schemes at a glance: Coal Mines Provident Fund Scheme, 1948:

The Coal Mines Provident Fund Scheme was originally introduced with effect from 12th May, 1947 in the State of Bihar and West Bengal. The scheme was subsequently extended to the whole of the country in view of the obvious need to provide old age retirement benefit to the employees engaged in the Coal Industry. The Scheme provides for lump sum benefits to the members after retirement from Coal Industry and to their family members in the event of death. The Scheme also provides for non-recoverable advances during the course of employment of the employee for defined purposes.

1.3 Coal Mines Family Pension Scheme, 1971:

With the passage of time, it was felt, that a lump sum amount by way of Provident Fund to the family of a worker was inadequate particularly in cases where the member died while in service. The Coal Mines Family Pension Scheme, introduced with effect from 1st March, 1971, provided for a regular monthly family pension in the event of death of a member while in service. Apart from monthly regular payment as family pension, an amount of ₹2000/- as Life Assurance Benefit was also payable. If the member superannuated or left service, he was entitled to get lump sum benefit ranging from ₹110/- to ₹9000/- depending upon the reckonable period of service, he/she put in, during the course of employment. With the implementation of CMPS-1998, CMFPS-1971 merged with CMPS-1998.

1.4 Coal Mines Deposit Linked Insurance Scheme, 1976:

With a view to inculcate a habit of thrift in a member of a Coal Mines Provident Fund and to help his/her survivors, a Deposit Linked Insurance Scheme was introduced with effect from 1st August 1976. On death of an employee, who is a member of the Coal Mines Provident Fund, the person entitled to receive the Provident Fund accumulation of the deceased is paid an amount equal to the average balance in the account of the deceased in the Coal Mines Provident Fund during the preceding three years not exceeding ₹10,000/- provided the average balance in the Coal Mines Provident Fund account of a deceased employee is not below the sum of ₹1,000/- at any time during the preceding three years.

1.5 Coal Mines Pension Scheme, 1998:

Coal Mines Pension Scheme, 1998 was introduced for the benefit of about eight lakh Coal Workers with effect from 31.03.1998. With the introduction of Coal Mines Pension Scheme, the erstwhile Family Pension Scheme, 1971 has ceased to operate. The family pensioners who were drawing benefits under the erstwhile Family Pension Scheme, 1971 continue to draw their family pension under the old Coal Mines Family Pension Scheme, 1971.

2. COAL MINES PENSION SCHEME, 1998.

One of the most important landmarks in the history of Coal Mines Provident Fund Organization is the introduction of Coal Mines Pension Scheme, 1998 that was notified by the Central Government on 5th March, 1998.

In exercise of the powers conferred by Section 3E of the Coal Mines Provident Fund and Miscellaneous Provisions Act, 1948 (46 of 1948) and in suppression of Coal Mines Family Pension Scheme, 1971 except in respect of things done or omitted to be done before such supersession, the Central Government has framed the Coal Mines Pension Scheme, 1998.

The Coal Mines Pension Scheme came into force with effect from the 31st day of March 1998. Consequent upon its enforcement, about eight lakhs coal workers, working in different coal mines within the country instantly benefited with effect from that day and also benefitted to the new CMPS members joined this scheme after that day. The corpus of the Fund and its sustainability and kinds of benefits to be granted to the beneficiaries are given below -

2.1 Corpus of the Pension Fund and its sustainability:

(a) Net assets of the Coal Mines Family Pension Scheme, 1971 as on the appointed day i.e. 31/3/1998.

(b) An amount equivalent to two and one third percent of the salary of the employee, being the aggregate of equal shares of the employee and the employer from their respective contributions to the Provident Fund, to be transferred from the appointed day from the Provident Fund of the employee.

(c) An amount equivalent to "two percent" of the basic and dearness allowance paid of the employee from the first day of April, 1989 or the date of joining, whichever is later, up to the 31st day of March, 1996 and "two percent" of the "notional" salary of the employee from the first day of April, 1996 or the date of joining, whichever is later, to be transferred from his "salary" (The word salary substituted by the words Basic plus D.A. paid vide GSR 689(E) dated 29.8.2000).

(d) An amount equivalent to one increment to be calculated on the basis of the salary of the employee as on the 1st day of July, 1995 or the date of joining, whichever is later, to be transferred from the 1st day of July, 1995 or the date of joining, whichever is later from the salary of the employee:

(e) An amount equivalent to one & two third percent of the salary of the employee to be contributed by the Central Government from the appointed day provided that in the case of an employee whose salary exceeds Rupees One Thousand Six Hundred per month the contribution payable by the Central Government shall be equal to the maximum of the amount payable on the salary of Rupees One Thousand Six Hundred per month only.

(f) Amount to be deposited in terms of the provisions of the proviso to sub paragraphs (2) and (4) of paragraph 4 of Coal Mines Pension Scheme 1998.

(g) Vide Gazette Notification under GSR No. 540(E) published on 08 June 2018 with effect from 1st day of Oct 2017, instead of contribution as provided in (b), (c), (d) above contribution equivalent to seven percent of the salary of the employee calculated on payable basic and Variable Dearness Allowance (VDA) and equal contribution from the employer, from the first day of October, 2017 or the date of joining, whichever is later is to be deposited.

Vide Paragraph 5 of GSR No. 119(E), dated 17.02.2023 in the CMPS' 98 in the sub-graph 2 of Paragraph 9 for the words brackets, letters and figure "clause (b), (c) (d) (e) and (f) of paragraph 3" the words' brackets' letters and figure "clauses (e) (f) and (g) of paragraph 3" shall be substituted.

The valuation of Pension Fund will be made every third year by an Actuary.

2.2 Coverage/Eligibility of Pension:

(a) All employees who are members of the Coal Mines Family Pension Scheme, 1971 and are on rolls as on 31st March 1998.

(b) All such employees who are appointed on or after 31st March 1998.

(c) All such optee members who opted for membership of the Pension Fund in form PS-1 or PS-2 as the case may be.

(d) All members who died on or after the 1st day of April, 1994 to the appointed date i.e. 31.03.1998 shall be deemed to have exercised the option of joining the Scheme on the date of death.

(e) All ceased members of CCLSPF/CMALSPF from 01.04.1994 to 07.10.2002 and those who are on roll as on 08.10.2002 covered under CMPS'98 excluding those who did not opt to join the CMPS'98.

2.3 **Benefits:**

(a) Superannuation/ Retirement/Disabled Monthly Pension:

(i) 25% of average of the emoluments or not less than ₹ 1000/-* per month for those employees who have superannuated after rendering thirty years of pensionable service.

(ii) An employee who has rendered less than thirty years of pensionable service but more than ten years of pensionable service, on attaining the age of superannuation, will get the pension calculated on the basis specified herein.

$$\frac{\text{Length of pensionable service}}{30} \quad \text{X} \quad \text{25\% of the average emoluments}$$

(iii) In case of an employee who has rendered 10 years of pensionable service and would be attainting the age of superannuation within a period of 10 years (Modified from 20 years to 10 years*) and opts to retire from service before attainting the age of superannuation, the amount of monthly pension payable to such employee shall be determined on the basis specified in Schedule-2 of Coal Mines Pension Scheme, 1998.

* vide Paragraph 6 of GSR No. 119(E) Dated 17th February 2023 Sub-paragraph (3) of Paragraph 10 shall be substituted, namely "Where an employee having completed ten years of pensionable service and would be attaining the age of fifty years, the amount of monthly pension payable to such employee shall be determined on the basis specified in Schedule-2"

(iv) Where an employee has not completed 10 years of pensionable service on attaining the age of superannuation or opts to leave service, or his services are terminated or becomes disabled before completion of 10 years of pensionable service, the amounts payable by way of return of contribution to such employee shall be determined on the basis specified in Schedule-3 of Coal Mines Pension Scheme, 1998.

An employee on being permanently handicapped or disabled because of bodily or mental infirmity while in service and has been declared as such by a competent Medical Board, will month provided he/she has rendered 10 years of pensionable service.

(c) Widow or widower Monthly Pension:

(i) Widow or widower pension payable on death after superannuation/retirement of an employee will be equivalent to 60% of monthly pension which the member was drawing on his date of death, subject to a minimum of ₹ 1000/-* per month.

(ii) On death of an employee in service before attaining the age of superannuation his/her widow or widower will get pension equal to 66.6% of the monthly pension of the employee which he/she would have become entitled on the day of death subject to a minimum of ₹ 1000/-* per month.

* Vide Gazette Notification No. G.S.R. 165(E) dated 08/03/2024, in the CMPS'98, sub-paragraph (1) of Paragraph 10, paragraph 11 and sub-paragraph (3) & (4) of paragraph 12 for the words ₹ 350/-, ₹ 350/-, ₹ 250/- and ₹ 350/- respectively the words ₹ 1000/- for each shall be substituted.

(d) Children Pension:

(i) After the death of an employee from the date following the date of his/her death, along with surviving spouse two of the eldest sons or unmarried daughters, as the case may be, till the sons attaining age of 25 years or in the case of unmarried daughters till the date of her marriage whichever is earlier, shall be entitled to Children Pension.

(ii) The amount of monthly children pension payable after the death of an employee shall be equal to 25% of the amount of widow or widower pension for each son or daughter as the case may be or not less than ₹ 100/- for each child.

(iii) After the death of an employee or pensioner, as the case may be, from the date of following the date of his or her death, the son or daughter of such deceased person, permanently and totally disabled, shall be entitled to disablement pension till life or until getting regular employment in the Central or State Government, as the case may be, and the amount of monthly disablement pension payable after the death of an employee or pensioner shall be equal to twenty five per cent of the amount of widow or widower pension for each disabled son or daughter, as the case may be, or not less than rupees one hundred and ten for each disabled child or orphan.#

Vide Gazette Notification No. G.S.R. 4336(E) dated 04/10/2023, in the CMPS'98, in paragraph 13 after sub-paragraph (2), sub-paragraph (3) shall be inserted.

(e) Orphan Pension:

[i] In case, there is no surviving widow or widower at the time of the death of an employee, from the date following the date of his/her death or otherwise, two of the eldest sons or unmarried daughters, as the case may be, till they attain the age of 25 years and in case of unmarried daughter, till the date of her marriage, whichever is earlier shall be entitled for Orphan Pension in lieu of children pension.

[ii] The amount of monthly Orphan Pension payable after the death of an employee or the widow/widower shall be equivalent to 50% of the amount of widow/widower pension or not less than ₹110/- for each orphan.

3. IMPORTANT DEVELOPMENT AND PERFORMANCE:

3.1 Meetings of the BOT:

The Fund vests in the Board of Trustees of the Coal Mines Provident Fund constituted under Section 3A of the CMPF Act, 1948. During the period under report, three meetings of the Board of Trustees were held on 29/07/2024, 28/11/2024 and 17/01/2025.

3.2 Amendment in Coal Mines Pension Scheme, 1998 during April 2024 to March 2025.

No amendment has been made in existing Coal Mines Pension Scheme during 2024-25.

3.3 Amendment in Coal Mines Provident Fund Scheme during April 2024 to March 2025.

No amendment has been made in existing Coal Mines Provident Fund Scheme during 2024-25.

3.4 Disbursement of Pension under Coal Mines Pension Scheme, 1998.

Agreement was made with designated Nationalized Banks for smooth and timely payment of pension to all eligible pensioner under CMPS, 98.

3.5 Implementation of Rajbhasha:

To raise awareness and implement the Union's official language policy, the Ministry of Home Affairs, Department of Official Language, Government of India, conducted a "Official Language Fortnight" from 14th September 2024 to 30th September 2024 in the Headquarters and Regional Offices. During this period, the following programmes were organised to promote and disseminate the official language Hindi: -

1. During this period, six competitions were organised: an essay competition, a Hindi typing at computer competition, a Noting and Drafting competition, a Quiz forum competition, a poetry recitation competition, and drawing and painting completion for children competition.
2. In celebration of the closing ceremony of Hindi Diwas, a kavi sammelan was organized on 07.10.2024, in which local Hindi poets were invited.
3. The 21st issue of the organization's house magazine Kalyani was published this year.
4. The first All India Official Language Conference was organized on 29-30 January 2025 at CMPFO Headquarters Dhanbad in which the Heads of all the 21 regional offices of Coal Mines Provident Fund Organization and the personnel in charge of the work of official language Hindi were present. In this conference, Joint Director (Official Language), Ministry of Coal was invited as the keynote speaker. Besides this, the Joint Director (Official Language) held discussions with all the regional heads and reviewed the implementation of the Official Language Policy of the Union.
5. From Regional Implementation Office, Kolkata, Coal Mines Provident Fund Organization was awarded the second Prize for outstanding performance in Eastern Region for the year 2023-24 in the Official Language Conference held on 05.03.2025 at Guwahati, Assam.
6. The Municipal Official Language Executive Committee awarded the third prize to the Coal Mines Provident Fund Organisation, Headquarters Office for outstanding performance in the field of Official Language.
7. To review the implementation of Official Language Policy of the Union, a meeting of the Official Language Implementation Committee was held quarterly which the Hon'ble Commissioner himself chaired.

4. YEAR AT A GLANCE

The following statistics present the performance of the Organization during the year 2024-2025.

4.1		**Covered units**	**During the year 2024-2025**	**As at the end of the year**
	i)	Coal Mines including ancillary organization covered		**805**
4.2		**Number of Subscribers**		
	i)	Coal Mines Provident Fund Scheme,1948		**331857**
	ii)	Coal Mines Pension Scheme, 1998		**351567**
4.3		**Contribution Received**		**(In crores)**
	i)	Provident Fund Contribution (Member's and Employer's shares)	8462.41	
	ii)	Pension contribution including additional contribution (4936.96+700.81)	5052.07	
	iii)	Government contribution to Pension Fund	10.81	
	iv)	DLI Contribution (Employer's share only)	0	
	v)	Government contribution to DLI Fund	0	
4.4		**Contribution in arrears for Coal Mines Provident Fund only**		
	i)	For pre-nationalization period		
4.5		**Unit of contribution posted in individual ledger.**		
	i)	From 'VV' Statements	805	
	ii)	From Suspense	Nil	
4.6		**Percentage of Posting**	**2024-25**	
		From "VV" Statements	--	

4.7		**Net Investment (Face Value)**	**During the year 2024-2025**	**As at the end of the year**
	i)	Coal Mines Provident Fund	6,248.31	1,27,830.60
	ii)	Coal Mines Pension Fund (Including Public A/c)	1,271.94	23,536.51
	iii)	Coal Mines Deposit Linked Insurance Fund	33.32	476.46
4.8		**Rate of Interest allowed to members** which is under approval of Competent Authority.	7.6%	
4.9		**Settlement of claims for Refund of Provident Fund**		
	i)	Claims settled	23,127	18,01,924
	ii)	Claims pending		32
	iii)	Amount paid (In Crores)	**11,275.91**	**1,21,750.89**
4.10		**Settlement of claims for advance from Provident Fund**		
	i)	Claims for marriage advance	1347	565473
	ii)	Claims for Post Matriculation Education advance	134	22731
	iii)	Claims for House Building Advance	742	257243
4.11		**Pending Claims for advance**		
	i)	Marriage Adv. Claims		14
	ii)	Post Matriculation Adv. Claims		04
	iii)	House Building Advance Claims		10
4.12		**Amount of advance paid (₹ in crore)**	**During the year 2024-25**	**As at the end of the year**
	i)	Marriage advance.	108.59	3,998.7
	ii)	Post Matriculation advance	3.70	174.85
	iii)	House Building Advance	106.57	7,012.81
	iv)	Financing of Insurance Policies		
4.13		**Settlement of Claims under Coal Mines Family Pension Scheme, 1971**		
	i)	Claims for Family Pension settled	0	
	ii)	Claims for Other Benefits settled	0	
	iii)	Claims for Family Pension Pending	0	
	iv)	Claims for Other Benefits pending	0	
	v)	Amount of Family Pension & Other Benefits paid (**₹ In Crore**)	--	
4.14		**Settlement of Claims under Coal Mines Pension Scheme, 1998**		
	i)	Claims settled	26842	7,43,103
	ii)	Claims pending		95
	iii)	Amount paid including Family Pension (**₹ in Crore)**	5242.68	
4.15		**Settlement of Claims under Coal Mines Deposit Linked Insurance Scheme**		
	i)	Claims for DLI settled	~~0~~	389
	ii)	Claims for DLI pending	~~Nil~~	Nil
	iii)	Amount paid	~~Nil~~	1.795 Cr.

5. COAL MINES PROVIDENT FUND SCHEME

5.1 Coverage and Membership:-

The Coal Mines Provident Fund Scheme having already been extended to all Coal bearing states, there is no scope for further territorial expansion unless new coal bearing areas come up.

5.2 During 2024-25, a total of 11814 employees were enrolled as new members of the Coal Mines Provident Fund as compared to 12021 members enrolled last year. 9079 employees were added as corrective measures. Exit from the Fund during the year was to the extent of 23127. Since exit is more than enrollment, live membership of the Fund decreased from 3,34,091 to 3,31,857 during 2024-25.

5.3 Region wise distribution of covered units and live membership as at the end of the year is shown below:

Region	**No. of covered units other than Coke Plants**	**Live membership in Units other than Coke Plants**
Dhanbad-I	61	12674
Dhanbad-II	45	20424
Asansol-I	35	13985
Asansol-II	34	14537
Asansol-III	44	12969
Ranchi-I	57	15724
Ranchi-II	59	21233
Jabalpur	53	24118
Chhindwara	30	7619
Bilaspur	56	38160
Nagpur	69	29632
Singrauli	19	23800
Godavarikhani	117	39120
Kothagudem	46	13016
Kolkata	3	410
Talchar	33	16428
Sambalpur	20	16649
Deoghar	12	4487
Margherita	5	5173
Delhi	7	1699
TOTAL	805	331857

6. INVESTMENT:

6.1 Face value of net additional investment during the year was ₹ 6248.31 crores as compared to ₹ 7748.65 crores last year. The total face value of the investment of Coal Mines Provident Fund was, thus, raised from ₹ 1,21,582.29 crores to ₹ 1,27,830.60 crores on 31st March 2025 as per details shown below: -

	(₹ In Crores)
Total face value of investment as on 01.04.2024	1,21,582.29
DEDUCT: Face value of matured securities proceeds whereof realized during 2024-25	8119.05
	1,13,463.24
ADD: Face value of investment made in 2024-25	14,367.36
Total face value of investment as on 31.03.2025	1,27,830.60

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6.2 Break-up of the Funds of entire investment in different types of securities as on 31st March, 2025 is as under:
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Types of Securities	Face Value (₹ In Crores)	Book Value (₹ In Crores)
Central Government securities	12,744.73	12,902.77
State Government Securities	50,904.13	51,266.72
P.S.U.	37,964.05	38,130.03
Special Deposit Scheme	2,125.68	2,131.63
STG	1,479.10	1,484.21
PRIVET SECTOR BONDS	16,522.50	16,522.50
ULF	241.39	241.39
ETF	5,848.58	5,848.58
TOTAL	**127,830.16**	**128,527.84**

7. INTEREST:

According to para 61 (1) of the Coal Mines Provident Fund Scheme, the rate of interest payable to subscribers on their accumulations in the Fund for each financial year has to be approved by the Central Government in consultation with the Board of Trustees. For the year 2024-25, the rate of interest payable to the members of the Fund on the recommendations of the Board of Trustees is @ 7.6 % per annum.

8. POSTING OF CONTRIBUTIONS IN THE MEMBERS ACCOUNT

8.1 During the period under report the contribution of the members was credited in their accounts for the currency period ending 31st, March 2025, as per Form 'VV' after necessary check.

8.2 During the year 2024-25, 805 units were available through the 'VV' statement for the currency period ending 31st March, 2025.

8.3 During reporting year, ₹ 8462.41 crore were received in Suspense General Account as Provident Fund Contribution. This amount must be available to withdraw on receipt of VV statement of FY 2024-25.

8.4 During the year 2024-25 ₹ 8462.41 crores were received in Suspense General Account for credit to the individual member's account. This amount actually was due for posting to the individual account during the year 2025-26 for the CPE 3/2025. The total receipt of amount during that year comprised the following: -

		(₹ In Crores)
i.	Receipt of P.F. Contribution from Coal Companies	8462.41
ii.	Receipt of compensation from Commissioner of payment	0.00
iii.	Transfer of P.F. Contribution from other Establishment	0.00
iv.	Unclassified amount	0.00
v.	Voluntary Contribution	0.00
	Total	**8462.41**

9. ISSUE OF PASS BOOKS:

9.1 CMPF Members can view their updated status of their CMPF accumulation balance through C-Cares Portal.

10. LEGAL ACTION:

10.1 For default and delay in depositing contributions, three types of legal action lie against defaulters, namely levy of damages under Section 10F of the Coal Mines Provident Fund & Miscellaneous Provisions Act, 1948, institution of recovery proceedings under Section 10A and Criminal prosecution under Section 9 thereof. For levy of damages, the quantum thereof has to be determined by means of quasi-judicial proceedings under Section 7B of the Act.

10.2 M/S J & K Minerals Limited was defaulting in payment of contribution in respect of PF & Pension dues. The amount due from the Company was ₹ 68.36 Crores approx. as on 31st March 2025.

11. SETTLEMENT OF CLAIMS FOR REFUND:

11.1 A checklist stands furnished to Coal companies for scrutinizing claims for refund before submission to the Regional Offices of the Coal Mines Provident Fund Organisation. If the scrutiny is carefully made, all claims should come with complete information and documents. Unfortunately, due attention does not appear to have still been paid to this checklist as a result of which a large number of claims are still coming in incomplete condition. It takes considerable time in collecting wanting information/documents, which leads to delay in settlement of claims. The extent of submission of complete claims is indicated below:

Year	No of complete claims received	No. of Incomplete claims received	Total	Percentage of Total Incomplete claims received
2022-2023	24768	6235	30913	20.16%
2023-2024	22606	3222	25828	12.47%
2024-2025	22684	928	23612	03.93%

Claims are normally incomplete on account of the following: -

i) The identity certificates of members are not furnished by the Management.
ii) Death claims are not supported with required documents.
iii) All the information required to be recorded by employer on the application form for refund are not furnished correctly after verification of records.
iv) Bank Account of members where the amount is to be credited is not properly furnished.
v) Discrepancies in the name/account number of any kind are not promptly elucidated.
vi) Deduction of Pension Contribution has not been made properly as per scheme.

11.2 The necessity for submitting claims with complete information/documents has been repeatedly brought to the notice of Coal Companies and emphasized in Co-ordination Committee meetings at Area and other meetings at corporate levels. Government has also issued instructions to Coal Companies to ensure that all claims are properly scrutinized before submission and submitted with complete information. Resulting, percentage of Total Incomplete claims received is decreasing in few past years.

11.3 During 2024-25 total 23,127 claims were settled involving payment of ₹ **11,275.91** crores and the cumulative pendency on 31st March, 2025 were 32.

	Complete Claims	Incomplete Claims	Total
No. of claims pending as on 01.04.2023	3	181	184
No. of claims received during 2024-25	22684	928	(+) 23612
No. of claims settled during 2024-25	22680	447	(-) 23127
No. of claims rejected/closed during 2024-25	4	633	(-) 637
No. of claims pending as on 31st March, 2024	3	29	32

11.4 Region wise breakup of above pertaining to refund cases is given below:

Srl. No.	Regional Office	Opening Balance	Receipt	Total	Settled	Closed/ Rejected	Pending
1	Dhanbad-I	18	1429	1447	1440	6	1
2	Dhanbad-II	62	1184	1246	1208	38	0
3	Asansol-I	2	1090	1092	1080	11	1
4	Asansol-II	1	929	930	915	14	1
5	Asansol-III	4	977	981	977	4	0
6	Ranchi-I	3	826	829	802	25	2
7	Ranchi-II	14	1231	1245	1170	75	0
8	Jabalpur	18	1375	1393	1380	9	4
9	Chhindwara	1	677	678	671	6	1
10	Bilaspur	5	3744	3749	3722	25	2
11	Nagpur	14	1773	1787	1787	0	0
12	Singrauli	24	1525	1549	1380	151	18
13	Godavarikhani	7	2332	2339	2318	19	2
14	Kothagudem	0	1131	1131	942	189	0
15	Kolkata	0	136	136	136	0	0
16	Talcher	0	1475	1475	1475	0	0
17	Sambalpur	8	1540	1548	1511	37	0
18	Deoghar	0	183	183	160	23	0
19	Margherita	3	53	56	51	5	0
20	Delhi	0	2	2	2	0	0
	TOTAL	184	23612	23796	23127	637	32

11.5 Region-wise break-up of the claims pending as on 31.03.2025 is given below:

REGION	**No. of complete claims pending as on 31.03.2025**	**No. of in-complete claims pending as on 31.03.2025**	**Total**
Dhanbad-I	1	0	1
Dhanbad-II	0	0	0
Asansol-I	1	0	1
Asansol-II	0	1	1
Asansol-III	0	0	0
Ranchi-I	0	2	2
Ranchi-II	0	0	0
Jabalpur	0	4	4
Chhindwara	1	0	1
Bilaspur	0	2	2
Nagpur	0	0	0
Singrauli	0	18	18
Godavarikhani	0	2	2
Kothagudem	0	0	0
Kolkata	0	0	0
Talchar	0	0	0
Sambalpur	0	0	0
Deoghar	0	0	0
Margherita	0	0	0
Delhi	0	0	0
TOTAL	3	29	32

11.6 Comparative position of settlement of claims for Provident Fund is given below:

Year	No. of Claims settled
2022-2023	29605
2023-2024	24397
2024-2025	23127

11.7 Analysis of claims settled in 2024-25 according to reasons for withdrawal is given below:-

Reasons for Withdrawal	No. of claims settled
V. Retirement	421
Death	2276
Retirement	13784
Left /Resignation	4532
Permanent disability	1362
Retrenchment	07
Transfer to other industries/Migration to other country	00
Expiry of fixed term contract	708
Refund of Voluntary Contribution	37
Others	0
TOTAL	**23127**

12. ADVANCE FOR MARRIAGE:-

12.1 During the year under review a sum of ₹ 108.59 crores were paid to 1347 members for meeting expenses in connection with their marriages and that of their sons/daughters/dependent sisters Receipts, settlement and pendency of marriage advance cases during the year are shown below:

No. of applications for marriage advance pending as on 01.04.2024	24
No. of applications received during 2024-25	(+) 1407
Total:-	**1431**
No. of cases settled during 2024-25	(-) 1347
Balance:-	**84**
No. of applications closed/rejected during 2024-25	(-) 70
No. of applications pending as on 31st March, 2025	**14**

12.2 Region-wise break-up of marriage advance claims settled during 2024-25 and pending as on 31st March, 2025 is shown below:

Name of Regional Office	Self-Marriage advance		Daughter's Marriage Advance		Son's Marriage Advance		Sister's Marriage Advance		Total	
	Settled	Pending	Settled	Pending	Settled	Pending	Settled	Pending	Settled	Pending
Dhanbad-I	1	0	50	0	42	0	1	0	94	0
Dhanbad-II	2	0	82	0	45	0	12	0	141	0
Asansol-I	1	0	32	0	8	0	0	0	41	0
Asansol-II	0	0	39	0	40	0	2	0	81	0
Asansol-III	0	0	28	0	7	0	0	0	35	0
Ranchi-I	1	0	18	0	3	0	0	0	22	0
Ranchi-II	0	0	27	0	5	0	9	0	41	0
Jabalpur	0	0	66	0	12	0	8	0	86	0

Chhindwara	9	0	45	0	30	0	4	0	88	0
Bilaspur	0	0	85	0	39	0	3	0	127	0
Nagpur	1	0	60	0	41	0	2	0	104	0
Singrauli	0	0	14	5	8	9	0	0	22	14
Godavarikhani	0	0	198	0	69	0	2	0	269	0
Kothagudem	1	0	40	0	25	0	2	0	68	0
Kolkata	1	0	4	0	0	0	0	0	5	0
Talchar	2	0	36	0	15	0	4	0	57	0
Sambalpur	4	0	33	0	14	0	4	0	55	0
Deoghar	0	0	6	0	0	0	0	0	6	0
Margherita	1	0	3	0	1	0	0	0	5	0
Delhi	0	0	0	0	0	0	0	0	0	0
Total	**24**	**0**	**866**	**5**	**404**	**9**	**53**	**0**	**1347**	**14**

13. HOUSE BUILDING ADVANCE:-

13.1 During the year under report a sum of ₹ 106.57 crores were paid to 742 members for purchase of dwelling house/site and for construction of dwelling house. Till the end of 31st March 2025, House Building Advances have been paid to 2,57,243 members on this account. Receipt, settlement and pendency of House Building Advance cases during 2024-25 are shown below:

No. of applications for House Building Advance pending on 01.04.2024	10
No. of applications received during 2024-25	(+)815
Total:-	**825**
No. of applications in which advance paid during 2024-25	(-) 742
Balance:-	**83**
No. of applications rejected during 2024-25	(-)73
No of applications pending as on 31.03.2025	**10**

13.2 Comparative position of settlement of House Building Advance cases is as under:

	2022-23	**2023-24**	**2024-25**
No. of applications received	2335	844	815
No. of cases in which House Building advance paid	2308	832	742
No. of cases pending at the end of the year	14	10	10
Amount paid during the year **(₹ in crores)**	311.10	138.06	106.57

13.3 Region-wise break-up of the case of House Building Advances settled during 2024-25 and pending as on 31st March 2025 are given below: -

REGION	**No. of cases settled during 2024-25**	**No. of cases pending as on 31st March, 2025**
Dhanbad-I	0	0
Dhanbad-II	13	0
Asansol-I	0	0
Asansol-II	0	0
Asansol-III	0	0
Ranchi-I	3	0
Ranchi-II	1	0

Jabalpur	49	0
Chhindwara	114	0
Bilaspur	13	0
Nagpur	64	0
Singrauli	11	10
Godavarikhani	348	0
Kothagudem	17	0
Kolkata	0	0
Talchar	60	0
Sambalpur	48	0
Deoghar	0	0
Margherita	1	0
Delhi	0	0
TOTAL	742	10

14. ADVANCE FOR POST-MATRICULATION EDUCATION OF CHILDREN: -

14.1 During the year under report a sum of ₹ 3.70 crores were paid to 134 members by way of advance for Post Matriculation Education of their children. Receipt, settlement and pendency of these cases during 2024-25 are shown below: -

No. of applications for Post Matriculation Education Advance pending on 01.04.2024	06
No. of applications received during 2024-25	(+)145
Total:-	**151**
No. of applications in which advance paid during 2024-25	(-) 134
Balance:-	**17**
No. of applications rejected during 2024-25	(-)13
No. of applications pending as on 31.03.2025	**04**

14.2 Comparative position of settlement of Post matriculation Advance cases is shown below: -

	2022-23	2023-24	2024-25
No. of Post Matriculation Education Adv. claims settled during the year	464	166	134
No. of Post-Matriculation Adv. claims pending at the end of the year	4	6	4
Amt. of Post Matriculation Adv. paid during the year (₹ In crores)	11.11	4.33	3.70

14.3 Region-wise break-up of the case of Post Matriculation Advances settled during 2024-25 and pending as on 31st March 2025 are given below: -

REGION	No. of cases settled during 2024-25	No. of cases pending as on 31st March, 2025
Dhanbad-I	3	0
Dhanbad-II	10	0
Asansol-I	1	0
Asansol-II	0	0
Asansol-III	0	0
Ranchi-I	0	0

Ranchi-II	1	0
Jabalpur	1	0
Chhindwara	30	0
Bilaspur	2	0
Nagpur	12	0
Singrauli	2	4
Godavarikhani	51	0
Kothagudem	6	0
Kolkata	0	0
Talchar	5	0
Sambalpur	10	0
Deoghar	0	0
Margherita	0	0
Delhi	0	0
TOTAL	134	4

15. FINANCING OF MEMBERS'S LIFE INSURANCE POLICIES:

15.1 During 2024-25 no new policy was received for being financed from the member's Provident Fund. There was no receipt of claims either under the Scheme.

16. RESERVE ACCOUNT AND ITS UTILISATION:

16.1 Reserve Account of the Coal Mines Provident Fund comprises of the following:

i) Lump sum contribution: This represents as one-time special levy from employers at the inception of the scheme under para 32 of the Coal Mines Provident Fund Scheme.

ii) Forfeiture: This represents amount of Employers' contribution and interest thereon forfeited in the cases of outgoing members leaving service of their own accord before completing 10 years' membership of the Fund and before attaining the age of 50 years. This clause has been omitted vide GSR No. 102 dated 22.01. 97.

iii) Un-refunded contribution: This represents Provident Fund contribution collected by collieries in the erstwhile States of Rewa & Korea before introduction of the Coal Mines Provident Fund Scheme in those areas and remained un-refunded to workers.

iv) Forfeited Bonus: This represents bonus due to workers but forfeited due to participation in illegal strike.

v) Unclaimed Bonus: This represents bonus due to workers but remained undisbursed/unclaimed for more than six months.

vi) Special Reserve Account: This reserve is fed by transfer from forfeiture referred to at (ii) above for refunding to outgoing members and nominee/heirs of deceased member's contribution which have not been deposited by employers.

vii) Interest on Reserve Account: As the balance in Reserve Account stands invested alongwith Provident Fund pro-rata interest thereon is put in this sub-head of Reserve Account by transfer from the general interest pool.

viii) Reserve Account Late Fee: This reserve has been created by transfer of Funds from the forfeiture account referred to at (ii) above for the purpose of paying late fee to Life Insurance Corporation of India for reviving Life Insurance policies of members which lapsed or became paid up due to non-remittance of premium from member's Provident Fund.

ix) Miscellaneous Reserve: This represents some small-unidentified deposits.

16.2 Presently there is no utilization of the following reserves:

i) Lumpsum contribution;

ii) Unrefunded contribution of Rewa & Korea;
iii) Forfeited Bonus
iv) Special Reserve Account
v) Interest on Reserve Account
vi) Miscellaneous Reserve

17. COAL MINES PENSION SCHEME, 1998:

17.1 The Coal Mines Family Pension Scheme, 1971 has been replaced by a new Coal Mines Pension Scheme, 1998 introduced with effect from 31.03.1998. The entire corpus of the Coal Mines Family Pension Fund was transferred to "Pension Fund" under Coal Mines Pension Scheme, 1998. However, the payment against the cases covered under ceased Coal Mines Family Pension Scheme, 1971 also is being made out of the "Pension Fund".

17.2 During 2024-25, as on 31.03.2025 total pensioner and live membership under CMPS 1998 is 6,33,256 and 3,51,567 respectively.

Region wise distribution of pensioner and live membership as at the end of the year is shown below:

REGION	Pensioners Under CMPS'98	Live membership of CMPS'98
Dhanbad-I	61412	13212
Dhanbad-II	73007	13190
Asansol-I	38483	13233
Asansol-II	38034	11454
Asansol-III	48166	13470
Ranchi-I	29570	17651
Ranchi-II	41881	15041
Jabalpur	38666	34554
Chhindwara	33087	8489
Bilaspur	36665	42413
Nagpur	55611	28355
Singrauli	15866	25013
Godavarikhani	63072	40446
Kothagudem	23501	14248
Kolkata	3242	470
Talcher	10510	30147
Sambalpur	12603	21596
Deoghar	4652	4765
Margherita	4335	1700
Delhi	893	2120
Total	633256	351567

18. CONTRIBUTION:

18.1 Member's and Employer's contribution to Pension Fund has been modified to 7% share of Basic Pay and Variable Dearness Allowances each replacing all other contribution as mentioned under para 3(b), (c) and (d) of CMPS 98 being paid by employee & employer vide GSR No. 540(E) published on 08th June 2018 w.e.f. 01.10.2017.

Vide GSR No. 119(E), dated 17.02.2023 in the CMPS, 98, in paragraph 9, in sub-paragraph (2), for the words, brackets, letters and figure "clause (b), (c) (d)] (e) and (f) of paragraph 3"' the words' brackets' letters and figure "clauses (e)' (f) and (g) of paragraph 3" shall be substituted.

The Central Government also contributes to the pension Fund at the rate of 1 & 2/3 % of total emoluments of the Members provided that in the case of a Member whose total emolument exceed ₹1600/- per month, the contribution payable by the Central Government, shall be limited to the amount payable on his total emoluments of ₹1600/- per month.

18.2 Collection of contribution in the Pension Fund by way of Employee & Employer contribution as well as additional contribution @ Rs. 20 per ton and Central Government's contribution has been as under:

(₹ In Crores)

	2022-23	2023-24	2024-25
Pension Fund	4367.40	5,637.77	5,052.07
Central Government's contribution	0.57	10.64	10.82

19. INVESTMENT:

19.1 As per provisions of the Coal Mines Pension Scheme monies of the Family Pension Fund are invested as deposit in Public Account maintained with PAO, New Delhi. During the year 2024-25 a further sum of ₹ 1,208.33 crores to be received as interest reinvested in this account raising the total deposit from ₹ 14,215.68 crores to ₹ 15,424.01 crores.

19.2 The deposit in Public Account now carries interest at the rate of 8.5%.

20. PAYMENTS OF BENEFITS:

20.1 The benefits under the Coal Mines Family Pension Scheme, 1971 were of two natures. Recurring, i.e. monthly Family Pension paid to a family member of an employee dying in harness apart from a lump sum assurance grant of ₹2000/- in each case. The persons after retirement or termination of service get retirement or withdrawal benefits at the rate prescribed in the Scheme. This scheme has been seized after introduction of CMPS 98 and all the provisions have been subsumed under CMPS 98.

20.2 Comparative position of settlement of claims for family pension and other benefits under the Coal Mines Family Pension Scheme and payment under CMFPS/CMPS is shown below: -

Sr. No.	Nature	No. of claims settled		*Amount paid (Rs. In Crore)	
		2023-24	2024-25	2023-24	2024-25
i)	Claims for F.P.	0	0	* Included in (viii) below	
ii)	Lump sum Life Assurance Benefit	0	0	5427.74	5242.68
iii)	Retirement benefit				
iv)	Withdrawal benefit				
v)	Refund of F.P. Contrib.				
vi)	Re-Remittance pertaining to benefits mentioned at (iii) to (v)	0	0		
vii)	Deduct cases in which pension discontinued during the year	0	0		
viii)	Cases in which F.P. paid				

20.3 It may be mentioned that the administrative cost of Coal Mines Provident Fund is met out of the Administrative charge paid by the Coal Companies and Coal Mines Pension Scheme by the Central Government and Coal Companies.

21. NET ACCRETION TO THE PENSION FUND:

21.1 The net balance standing to the credit of the pension Fund as on 31st March, 2025 was as under:

(₹ In crores)

Opening balance as on 01-04-2024	**22,898.90**
Member's & Employer's contribution to Pension Fund during 2024-25	5052.07
Central Govt. contribution received in 2024-25	10.82

Interest received during 2024-25 (Reserves & Surplus)	**1,776.56**
TOTAL	29738.35
Benefits paid during 2024-25	5242.68
Less: Other Adjustments	0.00
Closing Balance as on 31.03.2025	**24,495.66**

21.2 The aforesaid net balance of ₹ 24,495.66 crores is held as under:

(₹ In Crores)

1	Deposit in Public Account carrying interest @ 8.5%	15424.01
2	Investment (Book Value)	8170.06
3	Loan, Advance & Another recoverable	432.37
4	Bank Balance	469.22
	Total	**24495.66**

22. FAMILY PENSION AND SETTLEMENT UNDER COAL MINES PENSION SCHEME'98: -

22.1 Family Pension is being disbursed by deposit in payee's Saving Accounts in Nationalised Banks w.e.f. 01.04.2011.

22.2 With the introduction of the Coal Mines Pension Scheme, 1998 all the assets and liabilities of the Coal Mines Family Pension have been transferred to Coal Mines Pension Fund Account.

22.3 During the year under report, claim in form PS-6/SAHAJ received for settlement of Pension under Coal Mines Pension Scheme, 1998 were settled as under: -

No. of Pension Claims pending as on 01-04-2024	475
No. of claims received during 2024-25	(+) 27852
Total:-	**28327**
Claims settled during 2024-25	(-) 26842
Balance:-	**1485**
Claims rejected/returned	(-) 1390
Claims pending as on 31.03.2025	95

22.4 Region wise breakup of above pertaining to pension cases is given below:

Region	Opening Balance	Receipt	Total	Settled	Rejected/ Returned	Balance
Dhanbad-I	120	1480	1600	1564	31	5
Dhanbad-II	148	1667	1815	1670	136	9
Asansol-I	12	1560	1572	1552	17	3
Asansol-II	0	1316	1316	1308	6	2
Asansol-III	3	1497	1500	1496	2	2
Ranchi-I	10	1226	1236	1188	47	1
Ranchi-II	38	1801	1839	1702	133	4
Jabalpur	28	1395	1423	1392	18	13
Chhindwara	2	880	882	880	1	1
Bilaspur	5	4019	4024	3957	66	1
Nagpur	6	2100	2106	2104	0	2
Singrauli	66	1067	1133	893	193	47
Godavarikhani	11	3084	3095	2893	201	1
Kothagudem	0	1302	1302	851	451	0
Kolkata	5	279	284	277	5	2
Talcher	1	1438	1439	1439	0	0
Sambalpur	13	1455	1468	1423	43	2

Deoghar	0	195	195	160	35	0
Marghreta	7	85	92	87	5	0
Delhi	0	6	6	6	0	0
TOTAL	**475**	**27852**	**28327**	**26842**	**1390**	**95**

23. COAL MINES DEPOSIT LINKED INSURANCE SCEME:

23.1 The Coal Mines Deposit Linked Insurance Scheme covers all members of the Coal Mines Provident Fund in terms of Provisions contained in Section 11C of the Coal Mines Provident Fund & Miscellaneous Provisions Act, 1948. Coal India Limited including its subsidiary companies and Singareni Collieries Company Limited has been granted exemption from the operation of Coal Mines Deposit Linked Insurance Scheme as they have introduced their own Life Cover Schemes, which are more beneficial to the employees. The exemption in the case of Coal India Ltd. is, however, in respect of their employees governed by N.C.W.A. of late, executives of the Coal India Ltd. and its subsidiary Companies also exempted from the operation of CMDLI Scheme, vide GSR No. S.O. 822(E) dated 24.03.2009.

23.2 Coverage under the statutory Coal Mines Deposit Linked Insurance Scheme is, thus, limited to the following: -

- i) Employees of Coal Mines owned by Damodar Valley Corporation;
- ii) Employees of Coal Mines owned by Tata Iron & Steel Company Limited;
- iii) Employees of Coal Mines owned by Indian Iron & Steel Company Limited;
- iv) Employees owned by J & K Minerals Ltd.;
- v) Persons employed through contractors in all Coal Mines.

23.3 Section 11C (3) (A) of the Coal Mines Provident Fund and Miscellaneous Provisions Act, 1948, also provides for inspection of the units exempted from implementation of the scheme by the Inspectorate of Coal Mines Provident Fund Organization and also to pay inspection charges.

23.4 The Board of Trustees of CMPFO in its 174th meeting held on 05.10.2021 recommended for withdrawal of Scheme due to non-functional since long time and Ministry has instructed that process of re-write of CMPF&MP Act, 1948 should initiated.

24. CONTRIBUTION:

24.1 Employees do not have to make any contribution to the DLI Fund. Employers make a contribution at the rate of 0.5% of aggregative wages comprising of basic wages, dearness allowance and retaining allowance, if any. The Central Govt. also contributes an amount equal to half of the amount contributed by employers.

24.2 During 2024-25 contribution from employers to the Insurance Fund was amounting to ₹0.00 crores while Government contribution was ₹ 0.00 crores.

25. INVESTMENT:

25.1 It has been decided to invest the entire accumulations of the Coal Mines Deposit Linked Insurance Fund in Public Account carrying interest @ 7.50%. Thus a total sum of ₹ 443.22 crores stood in the Public Accounts as on 1st April 2024. During the period under report a further sum of ₹ 33.24 crores has been received as interest to be deposited in Public Account with Central Government. This has raised the total deposit to ₹ 476.46 crore as on 31st March 2025 from ₹ 443.22 crores as on 1st April 2024.

26. DISBURSEMENT OF BENEFITS:

26.1 So far as exempted Coal Companies are concerned payment of benefits under the Deposit Linked Insurance Scheme is restricted to cases of death that occurred before the date from which exemption became effective. For the un-exempted Coal Companies and for un-exempted categories of members in exempted Coal Companies, all cases of death were dealt with under the Deposit Linked Insurance Scheme.

26.2 During the year nil claims for DLI benefits were received. Therefore, a payment of ₹nil have been made for DLI benefits.

26.3 The Board of Trustees of CMPF in its 174th meeting held on 05.10.2021 recommended for withdrawal of Scheme due to non-functional since long time and accordingly amendment in CMPF and MP Act 1948 has been proposed to Central Government.

27. NET ACCRETION TO THE DEPOSIT LINKED INSURANCE FUND:

27.1 As the BoT has approved, the DLI is non-operational. On 31st March 2025, the net balance to the Deposit Linked Insurance Fund amounted to ₹ 476.46 Crores.

28. ORGANISATION:

28.1 The Fund vests in and is administered by a tripartite Board of Trustees, constituted under Section 3A of the Coal Mines Provident Fund & Miscellaneous Provisions Act, 1948. The tenure of Trustees consisting of employers, employees and state Government representative is as per notification in the Official Gazette with effect from such date as may be specified therein. The Constitution of the Board as on 13/09/2023 and 23/11/2023 has been shown in **Annexure-I**. The Board held **three** meeting during 2024-25 and its important recommendations has already been dealt with.

28.2 As Chief Executive Officer of the Board, Coal Mines Provident Fund Commissioner administers the three Schemes viz. Coal Mines Provident Fund Scheme, Coal Mines Pension Scheme and Coal Mines Deposit Linked Insurance Scheme, through its Headquarters office at Dhanbad and 20 Regional Offices spread across the country. A Location and jurisdiction of the offices have been brought out in **Annexure-II**.

29. INSPECTION:

29.1 For efficient administration of the scheme regular inspection is necessary. Inspection consists of three folds as indicated below -

i) Inspection of collieries by Enforcement Officer and Officers with a view to verifying whether statutory provisions of the schemes are being adhered to by Coal Companies. These inspections are also intended for collection of wanting information & documents required for settlement of claims and for clearing un posted items.

ii) Inspections of Regional Office are made by concerned Additional Commissioners under their jurisdiction and also by Regional Commissioners and other Officers in respect of Officer/branches under their respective control.

iii) Inspection by the Internal Audit Cell of the Headquarters Office.

30. ADMINISTRATION:

30.1 Against the sanctioned strength of 934 numbers of officers and staff in position as on 31st March 2025 is 583. As such 351 posts are lying vacant at the end of the year. Category-wise details of the strength sanctioned and in position have been given in **Annexure-III**.

31. WELFARE MEASURES FOR STAFF:

31.1. The bonus as declared for Central Government employees from year to year is being allowed to the employees of the Coal Mines Provident Fund.

31.2. The employees of the Coal Mines Provident Fund technically not being government servants, the Group Insurance Scheme introduced for Central Government employees could not be extended to the employees of the Fund. However, the Life Insurance Corporation of India has introduced a Group Saving Linked Insurance Scheme providing the same life cover as in the case of Central Government employees and this has been extended to the employees of Coal Mines Provident Fund Organisation. During the year under report a sum of ₹ 44,508 (Rupees Forty Four Thousand Five Hundred and Eight only) has been paid to the Life Insurance Corporation of India on account of premium. Retirement Benefit amounting to ₹ 8,56,177.00 (Rupees Eight Lakh Fifty-Six Thousand One Hundred and Seventy Seven only) has been paid to 23 employees.

31.3 A scheme of death grants for providing lump sum cash benefit to the families of employees dying in harness is in vogue in this Organisation. This Scheme of death grant stands incorporated in the Coal Mines Provident Fund Staff Benevolent Fund Rules. With the approval of the Board the scheme came into force with effect from 01-04-1984. The new Scheme envisages a special contribution by officers and employees of the Organization in every case of death in harness. The Board also pays to the Benevolent Fund a matching grant equivalent to the special contributions so collected.

32. GRIEVANCE AND VIGILANCE:

32.1 A separate cell functions in the Headquarters Office for redressing grievances of the members, while grievances received in the Regional Offices are dealt with by Regional Commissioner themselves. Grievances are mostly about delay in settlement of claims and updating the individual accounts. As on 31.03.2025 a total of 29 grievance cases not having any vigilance angle were to be resolved in the Regional Offices and Headquarter Office of the Organisation. 970 cases were disposed off during the year.

32.2 On 31st March, 2025, a total of 29 cases awaited disposal as shown below: -

No. of non-vigilance complaints pending as on 01.04.2024	58
No. of non-vigilance complaints received during 2024-25	941
Total:-	**999**
No. of non-vigilance complaints disposed of during 2024-25	970
No. of non-vigilance complaints pending as on 31.03.2025	29

32.3 Notices were displayed at Regional Offices of the Fund that the members were to meet the Officers only and not any other person. The Officers were also advised to meet the members very cordially, to hear the grievance patiently and to ameliorate the same immediately. Where it was not possible to solve the problem due to the fact that some particulars were to be collected from Regional Offices located out-station, specific dates by which the same would be set right and on which date the member/ visitor should meet again was informed to the members.

32.4 As required under Paragraph 24 of the recommendation in 150th report presented to the Rajya Sabha on 31.03.2017, details related to the vigilance cases disposed off in financial year 2024-25 and the pending cases along with the nature of such cases are as under: -

Year	DI Cases disposed	CBI Cases disposed	DI Cases pending	CBI cases pending
2024-25	05	01	09	10

32.5 Apart from above, the committee also recommended to include the replies to the audit objections made by the organization along with the details related to the pending paras and RTI matters are to be incorporated in the annual report. For the year 2024-25, the report is shown below :-

RTI Annual Return Information System (2024-2025)

Annual Return Form

Authority: - Ministry of Coal (Coal Mines Provident Fund Organisation)

Progress in 2024-2025						
	Opening Balance on 01.04.2024	Received during the 1st quarter (including cases transferred to other Public Authority)	No. of cases transferred to other Public Authorities	Cases received on transfer	Request/ Appeals rejected.	Decisions where requests/ appeals accepted
Requests	00	410	383	91	1	0
1st Appeals	00	148	0	0	0	148
No. of Cases where disciplinary action taken against any Officer				0		
No. of CAPIOs designated		No. of CPIOs designated		No. of A. A.s Designated		
0		**21**		**1**		
No. of times various provisions were invoked while rejecting requests						

Relevant Sections of RTI Act-2005													
Section 8 (1)										Sections			
A	b	C	d	E	F	g	h	i	j	9	11	24	Other

Amount of Charges Collected (In ₹)		
Registration Fee Amount	Additional Fee & Any other charges	Penalties Amount
₹ 3810/-	₹ 1512/-	0
Last Date of Uploading the Pro-active Disclosures on the website of PA	Date – 23.01.2024	
Name of the person who is entering/updating data	S.K. Pandit	
Designation of the person who is entering /updating data	Assistant Commissioner/CPIO	

33. ACCOUNTS AND AUDIT:

33.1 As required under Paragraph 68 of the CMPF,1948 read with Para 21 of CMPS, 1998 & read with Para 25 of CMDLI, 1976, Annual Accounts of the Coal Mines Provident Fund, Coal Mines Pension Fund and Coal Mines Deposit Linked Insurance Fund for the year 2024-25 are appended hereto as Various STATEMENTS.

33.2 The cost of administration of the Coal Mines Provident Fund Scheme is met out of levy of administrative charge from employers at the rate of 3% of total amount of compulsory provident contribution of members and employers. During the year 2024-25 there was an excess of income over expenditure on Administration Account to the extent of ₹ ~~449.17~~ crores. The Capital expenditure i.e. expenditure on land and building is met from revenue receipt. The Cumulative revenue surplus of the Administration account has increased from ₹ 4725.12 crores on 31st March 2024 to ₹ 5174.29 crores on 31st March, 2025.

33.3 Comparative Position of Income and Expenditure as Well as Surplus Is Indicated Below: -

(₹ In Crores)

	2022-23	**2023-24**	**2024-25**
Total receipt in Administration Account (including interest on investment)	555.44	682.74	661.40
Total expenditure from Adm. Account	208.23	318.94	222.80
Revenue Surplus of the year	353.38	378.50	449.17
Less Prior Period Adjustment/Pension Adm. Loss adjustment	75.32 (41.78+33.54)	2.03	0.00
Cumulative revenue surplus at the end of the year	4348.64	4725.12	5174.29

33.4 The portion of cost of administering the Coal Mines Pension Scheme is borne by the Central Government. Administration expenses for common purposes of the Coal Mines Provident Fund and Coal Mines Pension Scheme are in terms of Provisions contained in the

Coal Mines Pension Scheme, required to be apportioned between the Administration accounts of the two Schemes.

33.5 The administrative expenses for Coal Mines Family Pension Scheme/Pension Scheme during 2024-25 were ₹ 2154.29–lakhs. Against this, contribution of ₹ ~~0.00~~ were received from Government. Thus there was an excess of expenditure over receipt to the tune of ₹ 2154.29 lakhs. However, as per provisions of para 18(3) of the Coal Mines Pension Scheme 1998, the expenditure meeting out of Provident Fund Administrative charge. Comparative position of receipt and expenditure as well as surplus is given below: -

(₹ In lakh)

	2022-23	2023-24	2024-25
Administrative expenses of the F.P/ Pension Scheme including share of common expenses.	3685.14	3957.47	2154.29
Amount received from Central Govt. for administrative Expenses of the Coal Mines Pension Scheme	1665.00	0.00	0.00
Excess/Less receipt over **Expenditure**	(-) 2020.14	(-) 3957.47	(-) 2154.29

33.6 The cost of administration of the Coal Mines Deposit Linked Insurance Scheme is met out of administrative charges paid by the employers at the rate of 0.1% or aggregate wages as well as from Government contribution to the extent of half of the administration charges paid by employers.

i) During 2024-25 Employer's contribution to the Central Administration Account of the Coal Mines Deposit Linked Insurance Fund was amounted to ₹-08.15-lakhs.

ii) During the year a sum of ₹ Nil lakhs has been received from Central Government towards Central Administration Account.

33.7 Consequent upon grant of exemption from the operation of Coal Mines Deposit Linked Insurance Scheme to the major Coal Companies, sanction for employing staff on D.L.I. Work was withdrawn by the Central Government. Consequently, proportionate share of expenditure on common items has been the only expenditure out of the Central Administration Account of the D.L.I Fund. As a result, there has been progressive increase in the accumulation revenue surplus in the Central Administration Account of the D.L.I. Fund. The excess of income over expenditure in D.L.I has been increased to ₹ 13.87-crores compared to ₹ 13.53 crores last year.

34. AUDIT:

According to arrangements made by Central Government in pursuance of Para 59(i) of the Coal Mines Provident Fund Scheme with C & A. G., Annual Accounts of the Fund are being audited by A.G. of the state in which the Office of the Fund is located. As per this arrangement, Ministry of Finance, Department of Economic Affairs (Budget Division), the C & A.G. of India has been entrusted to undertake the audit of accounts of the Coal Mines Provident Fund Organisation, Dhanbad in terms of Para20(1) of the C & A.G. (DPC) Act 1971 from 2008-2009. Accordingly, annual accounts of the organization for 2024-25 have been audited by the C & A.G. of India (PDCA, Kolkata). The Certificate of the Audit is the part of this Annual Report.

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ANNEXURE-I

CONSTITUTION OF THE BOARD OF TRUSTEES, COAL MINES PROVIDENT FUND

CHAIRMAN

1. The Secretary to the Government of India,
Ministry of Coal,
NEW DELHI.
Pin-110001

MEMBER EX- OFFICIO

2. C.M.P.F Commissioner,
Coal Mines Provident Fund Organisation,
Dhanbad (Jharkhand)
Pin-826014

REPRESENTATIVES OF THE GOVERNMENT OF INDIA

3. Additional Secretary to the Government of India, (in-charge of Coal Mines Provident Fund Organisation affairs), Ministry of Coal, New Delhi-01

4. Joint Secretary-cum-Financial Adviser, Ministry of Coal, New Delhi-01

5. Central Provident Fund Commissioner or his/her representative, Employees Provident Fund Organisation (EPFO)

REPRESENTATIVES OF THE STATE GOVERNMENT

6. Additional Chief Secretary or Principal Secretary or Secretary rank officer nominated by the State Government of Odisha

7. Additional Chief Secretary or Principal Secretary or Secretary rank officer nominated by the State Government of Chattisgarh

8. Additional Chief Secretary or Principal Secretary or Secretary rank officer nominated by the State Government of Jharkhand

9. Additional Chief Secretary or Principal Secretary or Secretary rank officer nominated by the State Government of West Bengal

10. Additional Chief Secretary or Principal Secretary or Secretary rank officer nominated by the State Government of Telangana

11. Additional Chief Secretary or Principal Secretary or Secretary rank officer nominated by the State Government of Maharashtra

REPRESENTATIVES OF EMPLOYERS'

12. Chairman and Managing Director, CIL, Coal Bhawan, Premise No-04 MAR, Plot No. AF-III, Action Area-1A, Newtown, Rajarhat, Kolkata-700156 (W.B.)

13. Chairman and Managing Director, SCCL, Dist.-Bhadradri Kothagudem, Telangana -507101

14. Chairman and Managing Director, MCL, P.O.: Jagriti Vihar, Burla, Dist- Sambalpur, Odisha-768020

15. Chairman and Managing Director, SECL, Seepat Road, P.B. No. 60, Dist- Bilaspur Chattisgarh-495006

16. Chairman and Managing Director, CCL, Darbhanga House, Kutchery Road, Ranchi, Jharkhand-834029

17. Joint Secretary to the Government of India, (in-charge of CMPFO affairs), Ministry of Coal, New Delhi-01

REPRESENTATIVES OF EMPLOYEES’

18. Shri Ramendra Kumar, President,AITUC and General Secretary, IMWF, P.O.- Bhurkunda, Dist. Hazaribagh, Jharkhand-825301

19. Sri Rakesh Kumar, President Koyala Mazdoor Sangh (HMS), Near Premier Nursing Home, P.O. Gopalpur, Asansol-713304, Dist- Burdwan (W.B.)

20. Shri D. D. Ramanandan, National Secretary Centre of India Trade Unions, General Secretary, All India Coal Workers’ Federation, 4C Binoy Shanti Priti Appt., Opp Jawahar Nagar, P.O. Kanke Road, Ranchi, Jharkhand-834008

21. Shri K. Lakshma Reddy, National Executive Member, Bharatiya Mazdoor Sangh State Office, TRT-141, Jawaharnagar, Hyderabad-500020

22. Shri Ashish Krishna Murti, Treasurer, Akhil Bharatiya Khadan Mazdoor Sangh, Flat No. 202, Orange Height Apartment, Behind ESSAR Petrol Pump, Lahiri Krupa Society, Khamla, Nagpur-440024

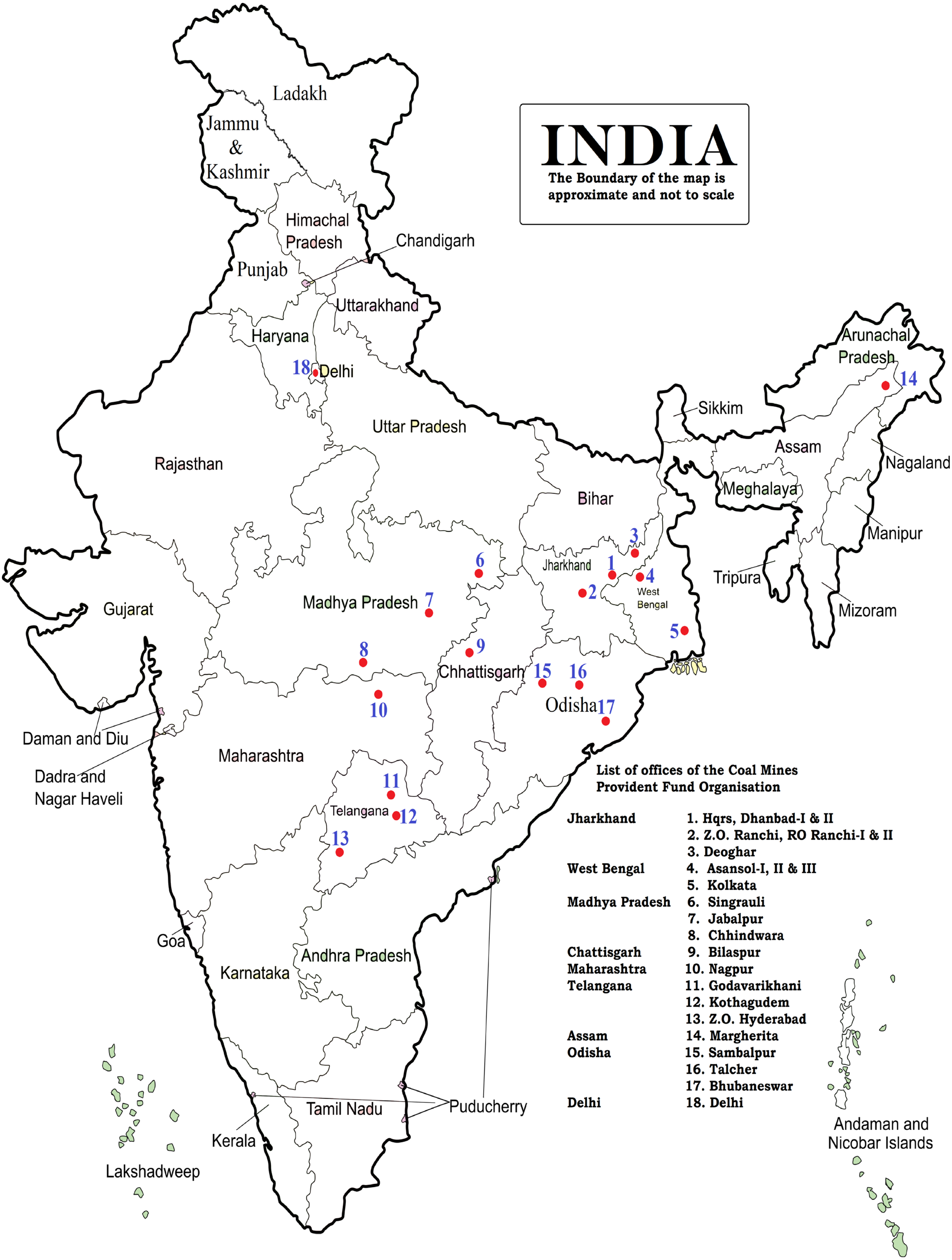
23. Shri D.N. Singh, President, Coal Mines Officer’s Association of India (Apex Body) and Chief Manager (Mining), CCL, Ranchi

ANNEXURE-II

COAL MINES PROVIDENT FUND

LIST OF THE OFFICES

Sl. No.	OFFICE	JURISDICTION		DATE OF SETTING UP
		AREA/DIVISION	COMPANY	
1	Headquarters Office, Dhanbad	Supervision, Control and Co-ordination in respect of all Regional Offices.	-	1949
2	Zonal Office, Ranchi	RO at Dhanbad, Ranchi and Asansol		March -2017
3	Zonal Office, Bhubaneswar	RO Sambalpur, Bilaspur, Jabalpur, Delhi		March -2017
4	Zonal Office, Hyderabad	Staff Training College, NEDPC & RO Singrauli, Kothagudem, Godavarikhani & Nagpur,		March -2017
5	Dhanbad-I	Area No. II,IV,VII,VIII,VIII, IX, (Bhalgora),XII BCCL., (H.Q), Sudamdih,	BCCL,CIL, CMPDIL	OCT,1971
6	Dhanbad-II	Area I, Block II, Area III,IV,V, X, XI, K.P. Area, IISCO & TISCO Cells	BCCL, IISCO, TISCO	FEB. 1981
7	Asansol-I	Area Pandaveshwar, Bankola, Kenda, Jhanjhra & Sonepur Bazar Area	ECL	OCT, 1971
8	Asansol-II	Area –Kajora, Kunustoria, Satgram.	ECL	AUG. 1981
9	Asansol-III	Sripur, Sodpur, Sitarampur, ECL H.Qr. & C.M.P.D.I.L. Region –I, Area – Salanpur, Nirsa, Kapasra	ECL, CMPDIL	OCT. 1971
10	Ranchi-I	Area – N.K. Piperwar, Rajhara, Sikmi (J.M.D.C. Mines)	CCL, CMPDIL, JMDC	OCT. 1977
11	Ranchi-II	AGM Charhi, Sirka Argada, Barkakana AGM, W.Bokaro, Kuju, Sounda AGM, Rajrapa AGM., Dhori, B&K, Kathara, Giridih, DVC	CCL, TISCO, DVC	SEPT. 1981
12	Jabalpur	Area–Hasdeo, Chirimiri, Sohagpur, Baikunthpur, Jamuna & Kotma, Johila Bisrampur	SECL	FEB. 1972
13	Chhindwara	Pench & Kanhan.	WCL, SECL	SEPT. 1981
14	Bilaspur	Area – Korba, Kusmunda, Gerea, Raigarh, SECL H.Qrs, Bilaspur, CMPDIL, R – V.	SECL	SEPT. 1981
15	Nagpur	Area – Nagpur, Chandrapur, Ballapur, Majri, Vani, Patharkera, WCL H.Qrs.	WCL, CMPDIL	SEPT. 1981
16	Singrauli	Singrauli, Bina, N.C.L. H.Qrs.	NCL, CMPDIL	AUG. 1981
17	Godavarikhani	Ramagundam, Gr. I, II, III, IV, Ballempalli Gr. Sreerampur Area, Ramakrishna, Mandmari, CIL M/S SCCL	SCCL, CIL	SEPT. 1973
18	Kothagudem	Kothagudem, Gr. Yellandu, Majugru Div. SCCL H.Qr.	SCCL	SEPT. 1981
19	Kolkata	Offices of Coal India and Offices/Units of Coal Companies.	CIL, ECL, BCCL, CCL	JAN. 1981
20	Talcher	Area – Talcher, Jaganath, Kalinga, Basundhara, Independent Unit.	MCL, CMPDIL	SEPT. 1981
21	Deoghar	Chitra, J.P., Rajmahal OCP., Area Rajmahal, Simlong.	ECL	DEC. 1981
22	Margherita	North Eastern Coal Fields	NECL	MAR. 1982
23	Sambalpur	Area – Ib Valley, Orient, Lakhanpur, Central Workshop	MCL, CMPDIL	MAY 1997
24	New Delhi	Kalakot, RSO Lucknow, Delhi, Chandigarh & Jaipur	J&K Min. Ltd. RSO of CIL	MARCH 2020


INDIA
The Boundary of the map is approximate and not to scale
Ladakh
Jammu & Kashmir
Himachal Pradesh
Chandigarh
Punjab
Uttarakhand
Haryana
18 Delhi
Uttar Pradesh
Rajasthan
Arunachal Pradesh
14
Sikkim
Assam
Nagaland
Meghalaya
Bihar
Manipur
Tripura
Mizoram
3
6
Jharkhand
1
4
West Bengal
2
Madhya Pradesh 7
5
Gujarat
8
9
Chhattisgarh
15
16
Odisha 17
10
Daman and Diu
Dadra and Nagar Haveli
Maharashtra
11
Telangana
12
13
Goa
Andhra Pradesh
Karnataka
Tamil Nadu
Puducherry
Kerala
Lakshadweep
Andaman and Nicobar Islands
List of offices of the Coal Mines Provident Fund Organisation
Jharkhand 1. Hqrs, Dhanbad-I & II
2. Z.O. Ranchi, RO Ranchi-I & II
3. Deoghar
West Bengal 4. Asansol-I, II & III
5. Kolkata
Madhya Pradesh 6. Singrauli
7. Jabalpur
8. Chhindwara
Chattisgarh 9. Bilaspur
Maharashtra 10. Nagpur
Telangana 11. Godavarikhani
12. Kothagudem
13. Z.O. Hyderabad
Assam 14. Margherita
Odisha 15. Sambalpur
16. Talcher
17. Bhubaneswar
Delhi 18. Delhi

ANNEXURE-III

STRENGTH OF OFFICERS & STAFF AS ON 31.03.2025

Sl No	CATEGORY OF OFFICERS / STAFF	SANCTIONED STRENGTH	STRENGTH IN POSITION	DEFICIENCY	REMARKS
1	2	3	4	5	6
1	CMPF Commissioner	1	1	0	
2	Chief Vigilance Officer	1	1	0	
3	Additional Commissioner	3	1	2	
4	Finance Advisor	1	0	1	
5	Regional Commissioner-I	19	5	14	
6	Regional Commissioner-II	28	9	19	
7	Senior Finance Officer	**2**	0	2	
8	Finance Officer	4	0	4	
9	Assistant Engineer (Civil)	1	0	1	
10	Assistant Commissioner (IT)	1	0	1	
11	Assistant Commissioner	35	21	14	
12	Assistant Director (OL)	1	1	0	
13	Personal Secretary	1	1	0	
14	Enforcement Officer	60	74	26	
15	Account Officer	40			
16	P.F. Inspector (Abolished post)	0	2	-2	
17	Section Officer	170	115	55	
18	Senior Translation Officer	5	5	0	
19	Stenographer Grade-I	9	9	0	
20	Stenographer Grade-II	11	3	8	
21	Junior Translation Officer	10	10	0	
22	Senior Social Security Assistant	138	131	7	
23	Stenographer Grade-III	11	0	11	
24	Social Security Assistant	322	133	189	
25	Upper Division Clerk (Abolished post)	0	2	-2	
26	Driver Gr-I (Abolished post)	0	1	-1	
27	Driver Gr-II (Abolished post)	0	3	-3	
28	Driver Ordinary Grade (Abolished post)	0	7	-7	
29	MTS	60	48	12	
	Total:-	**934**	**583**	**351**	