

# INDIAN TEA ASSOCIATION



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Circular No.67/2024-25

6<sup>th</sup> December 2024

**TO: ALL MEMBER COMPANIES WITH INTEREST IN WEST BENGAL**

## **Employees' Deposit – Linked Insurance (Second Amendment) Scheme 2024**

Members are hereby informed that the Central Government has notified and gazetted the Employees' Deposit – Linked Insurance (Second Amendment) Scheme 2024 vide which para 22 of the parent scheme i.e. Employees' Deposit-Linked Insurance Scheme, 1976 has been amended.

The change is as in the Table below:

Old	New
<p><b>Para 22 sub-para (3):</b> On the death of an employee, who is a member of the Fund or of a provident fund exempted under Section 17 of the Act, as the case may be, who was in the employment of the same establishment for a continuous period of twelve months, preceding the month in which he died, the persons entitled to receive the provident fund accumulations of the deceased shall, in addition to such accumulations to be paid an amount, equal to:</p> <p>(i) The average monthly wages drawn subject to a maximum of fifteen thousand rupees, during the twelve months preceding the month in which he died, multiplied by <b>thirty times</b> plus fifty per cent of the average balance in the account of the deceased in the fund or of a provident fund exempted under section 17 of the Act or under paragraph 27 or 27 A of the Employees' Provident Funds Scheme, 1952, as the case may be, during the preceding twelve months or during the period of his membership, whoever is less subject to a ceiling of <b>one lakh and fifty thousand rupees</b>.</p>	<p><b>Para 22 sub-para (3):</b> On the death of an employee, who is a member of the Fund or of a provident fund exempted under section 17 of the Act, as the case may be, and was in employment for a continuous period of twelve months, preceding the month in which he died, the persons entitled to receive the provident fund accumulations of the deceased shall, in addition to such accumulations to be paid an amount, equal to:</p> <p>(i) The average monthly wages drawn (subject to a maximum of fifteen thousand rupees), during the twelve months preceding the month in which he died, multiplied by <b>thirty-five times</b> plus fifty percent of the average balance in the account of the deceased in the fund or of a provident fund exempted under section 17 of the Act or under paragraph 27 or 27 A of the Employees' Provident Funds Scheme, 1952, as the case may be, during the preceding twelve months subject to a ceiling of <b>one lakh seventy five thousand rupees</b>; Provided that the assurance benefit shall not be less than two lakh and fifty thousand rupees;</p>

<p>Provided that the assurance benefit shall not be less than two lakh and fifty thousand rupees: Provided further that the assurance benefit <b>shall not exceed six lakh rupees;</b></p> <p>(ii) The amount of benefit under sub-paragraph (i), whichever is higher.</p> <p><b>Explanation</b> – In the case of a part-time employee who is a member of the Fund or of a provident fund under section 17 of the Act, as the case may be, who was serving in more than one factory or establishment for a continuous period of twelve months, preceding the month in which he died, the quantum of benefit under this scheme shall be determined with reference to the average wages of the aggregate of all the wages wherever he was continuously working for more than twelve months, subject to the wage ceiling of fifteen thousand rupees.</p>	<p>Provided further that the assurance benefit <b>shall not exceed seven lakh rupees;</b></p> <p>(ii) The amount of benefit under sub-paragraph (i), whichever is higher.</p> <p><b>Explanation</b> : In the case of a part-time employee who is a member of the Fund or of a provident fund under section 17 of the Act, as the case may be, who was serving in more than one factory or establishment for a continuous period of twelve months, preceding the month in which he died, the quantum of benefit under this Scheme shall be determined with reference to the average wages of the aggregate of all the wages wherever he was continuously working for more than twelve months, subject to the wage ceiling of fifteen thousand rupees.”</p>
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The above changes shall be deemed to come into force on 28<sup>th</sup> April 2024.

A copy of the Gazette Notification dated 18<sup>th</sup> November 2024 is attached for Members' information and record.



**Debasish Chakravarti**  
Secretary

Encl : As stated

Copy to:                   Chairman / Vice-Chairman / Addl. Vice-Chairman, ITA  
                                 Secretaries – DBITA / TBITA / DITA



# भारत का राजपत्र

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## असाधारण EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)  
PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित  
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श्रम और रोजगार मंत्रालय

अधिसूचना

नई दिल्ली, 18 नवम्बर, 2024

सा.का.नि. 715(अ).—केन्द्रीय सरकार, कर्मचारी भविष्य निधि एवं प्रकीर्ण उपबंध अधिनियम, 1952 (1952 का 19) की धारा 7 की उपधारा (1) के साथ पठित धारा 6ग द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, कर्मचारी निक्षेप सहबद्ध बीमा स्कीम, 1976 का और संशोधन करने के लिए निम्नलिखित स्कीम बनाती है, अर्थात् :-

- (1) इस स्कीम का संक्षिप्त नाम कर्मचारी निक्षेप सहबद्ध बीमा (द्वितीय संशोधन) स्कीम, 2024 है।  
(2) यह 28 अप्रैल, 2024 से प्रवृत्त हुआ समझा जाएगा।
- कर्मचारी निक्षेप सहबद्ध बीमा स्कीम, 1976 (जिसे इसमें इसके पश्च उक्त स्कीम कहा गया है), के पैरा 22 के उप पैरा (3) के स्थान पर, निम्नलिखित उप पैरा रखा जाएगा, अर्थात्:-  
(3) किसी कर्मचारी की मृत्यु पर, जो यथा स्थिति निधि या अधिनियम की धारा 17 के अधीन छूट प्राप्त भविष्य निधि, का सदस्य है और उस मास से पहले, जिसमें उसकी मृत्यु हो गई, बारह मास की सतत अवधि के लिए रोजगार में था, के मामले में मृतक की भविष्य निधि संचय प्राप्त करने के हकदार व्यक्तियों को, ऐसे संचय के अतिरिक्त, निम्नलिखित के बराबर राशि का भुगतान किया जाएगा -

(i) जिस मास में उसकी मृत्यु हुई थी, उससे पूर्ववर्ती बारह मास के दौरान (अधिकतम पंद्रह हजार रुपये के अधीन) आहरित औसत मासिक वेतन का पैंतीस गुणा तथा उसमें यथा स्थिति निधि या अधिनियम की धारा 17 के अधीन या कर्मचारी भविष्य निधि योजना, 1952 के पैरा 27 या पैरा 27 के अधीन के छूट प्राप्त भविष्य निधि, में मृतक के खाते में औसत शेष राशि का पचास प्रतिशत, जो पूर्ववर्ती बारह मास के दौरान एक लाख पचहत्तर हजार रुपए की उच्चतम सीमा के अध्यधीन हो, जोड़ा जाता है।

परन्तु बीमा लाभ दो लाख पचास हजार रुपए से कम नहीं होगा;

परन्तु यह और कि बीमा लाभ सात लाख रुपए से अधिक नहीं होगा;

(ii) उप-पैरा (i) के अधीन लाभ की राशि,  
जो भी अधिकतर हो।

**स्पष्टीकरण-** किसी अंशकालिक कर्मचारी के मामले में, यथा स्थिति जो अधिनियम की धारा 17 के अधीन निधि या भविष्य निधि का सदस्य है, जो अपनी मृत्यु के मास से ठीक पहले लगातार बारह मास की अवधि के लिए एक से अधिक कारखानों या प्रतिष्ठानों में कार्य कर रहा था, इस स्कीम के अधीन लाभ की मात्रा, जहां कहीं भी वह लगातार बारह मास से अधिक समय तक काम कर रहा था, सभी मजदूरी के औसत वेतन के संदर्भ में अवधारित की जाएगी, जो पंद्रह हजार रुपये की मजदूरी सीमा के अधीन होगी।

[फा. सं. आर-16011/01/2024-एसएस-II]

आलोक मिश्रा, संयुक्त सचिव

**टिप्पणी--**कर्मचारी निक्षेप सहबद्ध बीमा स्कीम, 1976 भारत के राजपत्र, असाधारण, भाग II, खंड 3, उप-खंड (i) में सा.का.नि. संख्यांक 488 (अ), तारीख 28 जुलाई, 1976 द्वारा प्रकाशित किया गया और अधिसूचना सा.का.नि. संख्यांक 330 (अ) तारीख 14 जून, 2024 द्वारा अंतिम बार संशोधित किया गया।

**MINISTRY OF LABOUR AND EMPLOYMENT  
NOTIFICATION**

New Delhi, the 18th November, 2024

**G.S.R. 715(E).**—In exercise of the powers conferred by section 6C read with sub-section (1) of section 7 of Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (19 of 1952), the Central Government hereby makes the following Scheme further to amend the Employees' Deposit-Linked Insurance Scheme, 1976, namely:-

1. (1) This Scheme may be called the Employees' Deposit-Linked Insurance (Second Amendment) Scheme 2024.  
(2) It shall come be deemed to come into force on the 28th of April 2024.
2. In the Employees' Deposit - Linked Insurance Scheme, 1976 (hereinafter referred to as the said Scheme), in paragraph 22, for sub-paragraph (3), the following sub-paragraph shall be substituted, namely:-  
(3) On the death of an employee, who is a member of the Fund or of a provident fund exempted under section 17 of the Act, as the case may be, and was in employment for a continuous period of twelve months, preceding the month in which he died, the persons entitled to receive the provident fund accumulations of the deceased shall, in addition to such accumulations to be paid an amount, equal to—  
(i) the average monthly wages drawn (subject to a maximum of fifteen thousand rupees), during the twelve months preceding the month in which he died, multiplied by thirty-five times plus fifty per cent. of the average balance in the account of the deceased in the fund or of a provident fund exempted under section 17 of the Act or under

paragraph 27 or 27 A of the Employees' Provident Funds Scheme, 1952, as the case may be, during the preceding twelve months subject to a ceiling of one lakh seventy five thousand rupees;

Provided that the assurance benefit shall not be less than two lakh and fifty thousand rupees;

Provided further that the assurance benefit shall not exceed seven lakh rupees;

(ii) the amount of benefit under sub-paragraph (i),

whichever is higher.

**Explanation.-** In the case of a part-time employee who is a member of the Fund or of a provident fund under section 17 of the Act, as the case may be, who was serving in more than one factory or establishment for a continuous period of twelve months, preceding the month in which he died, the quantum of benefit under this Scheme shall be determined with reference to the average wages of the aggregate of all the wages wherever he was continuously working for more than twelve months, subject to the wage ceiling of fifteen thousand rupees.

[F. No. R-16011/01/2024-SS-II]

ALOK MISHRA, Jt. Secy.

**Note:** The Employees' Deposit Linked Insurance Scheme, 1976 was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i), vide number G.S.R. 488(E), dated the 28th July, 1976 and was last amended vide notification number G.S.R. 330(E) dated 14.06.2024.