

MINUTES OF THE 154th HYBRID MEETING OF THE BOARD OF TRUSTEES OF THE SEAMENS' PROVIDENT FUND ORGANIZATION (SPFO), MUMBAI, HELD ON THURSDAY, THE 05th MARCH, 2026 AT 10:00 HOURS IN THE CONFERENCE ROOM OF SEAMEN'S PROVIDENT FUND ORGANISATION, 3RD FLOOR, 'KRUPANIDHI' BUILDING, 9, WALCHAND HIRACHAND MARG, BALLARD ESTATE, MUMBAI-400 001.

The meeting was chaired by Shri. Shyam Jagannathan, IAS, Director General of Shipping and Chairman of Board of Trustees, SPFO.

Following members were present in hybrid mode in the Board meeting: -

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| 1. Shri Shyam Jagannathan, IAS, Director General of Shipping | ... | Chairman |
| 2. Shri Manoranjan Samal, Deputy Sec, Finance, MoPSW | ... | Member |
| 3. Shri Amit Athley, Representative of EPFO | ... | Member |
| 4. Capt. Mahendra Pal Bhasin | ... | Member |
| 5. Shri S. Kalaikovan | ... | Member |

And below members were present physically: -

- | | | |
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| 6. Capt. Rajesh Tandon | ... | Member |
| 7. Shri Milind V Kandalgaonkar | ... | Member |
| 8. Capt. Nitin Mukesh, DDG (Crew) & Commissioner, SPFO | ... | Member Secretary |

2. Also, following members were invited as special invitees in the Board meeting: -

1. Shri Dinesh Mate, DDG FAAPP
2. Shri Pravin Godse, ASCI
3. Representative of MUI
4. Shri Mihir Shah & Shri Piyush Gupta, CRISIL, Consultants
5. Shri Sanjay Shah & Shri Vikas Agrawal, HDFC AMC Ltd, Portfolio Manager

3. At the outset of the meeting, Secretary welcomed all the members of the Board and thereafter, the agenda items were taken up for discussion.

4. The following agenda items were taken up for discussion.

Agenda item no. 01:- Confirmation of the Minutes of the 153rd Meeting of the Board of Trustees, Seamen's Provident Fund Organization, Mumbai

1.1 Minutes of the 153rd Meeting of Board of Trustees, SPFO held on 15.12.2025 is confirmed without any modifications.

Agenda item no. 02:- Action Taken Report

(A) Pertaining to action points that had emerged in the 153th Meeting held on 15.12.2025:

Sr. No.	Agenda	Subject	Action Taken	Decision taken
1.	Agenda item no. 2, Sr. No. 1 (under Action Taken Report) in the 153 rd Board meeting held on 15.12.2025	E-Banking & Development of New Application Software in Microsoft Visual Basic (latest version) / Microsoft VB Net or any other latest Software Development Platform and switchover from existing System with migration of existing data.	Technical review is completed by DGS Consultant and Letter of Intent is issued vide letter dated 12.01.2026 by DG Shipping to M/s. Kran Consulting Pvt. Ltd for engagement of System Integrator for ERP Development of Seamen's Provident Fund Organization (SPFO) and Seafarers' Welfare Fund Society (SWFS). M/s. Kran Consulting Pvt Ltd has quoted amount of Rs. 17,31,10,720/- which will be jointed borne by SPFO & SWFS and work order is issued to them. Also, their team has started studying the SPFO system from 16.02.2026.	Board noted the position.
2.	Agenda item no. 2, Sr.No.4 (under Action Taken Report) in the 153 rd Board meeting held on 15.12.2025	Seafarers Annuity Fund Scheme for Seafarers	A reply letter to the Ministry in response to their letter dated 02.07.2024 is under scrutiny and submission.	Capt. Rajesh Tandon suggested that a copy of the letter to the Ministry may be forwarded to the members for information. Board agreed with the suggestion.
3.	Agenda item no. 2, Sr.No.6 (under Action Taken Report), in the 153 rd Board meeting held on 15.12.2025	Recovery of PF amount through Seamen's employment data	An email dated 04.12.2025 is received from DDG Crew, DGS wherein it is informed that dataset may not fully meet the specific details required by SPFO. Further, they have informed that dedicated team has been tasked to examine whether the Directorate can generate the precise CBA applicability related information from their Master checker. In the interim, they have suggested to utilize the login credentials issued by DG shipping and requested SPFO team to connect with Shri. Milind K, NUSI for obtaining CBA applicability as it is maintained by the concerned unions. As directed by the DDG Crew, an email dated 19.01.2026 is sent to NUSI & MUI to provide a list of foreign flag vessels to whom the PF is applicable. Reply is awaited.	Shri Milind Kandalgaonkar stated that NUSI will share the details as per agreement with shipping companies. Capt. Rajesh Tandon stated that there will be difference in data as some shipping companies does not have agreement with NUSI. However, shipping companies have to upload CBA on the DGS website as per MLC Compliance. Hence, is it possible to migrate that data electronically to SPFO? Chairman stated that all details of the social security as per MLC should be uploaded. Basically, it requires API base electronic transfer to SPFO ERP. Further, he suggested that M/s. ARI Ltd (DGS) & M/s. Kran may submit the technical paper alongwith timeline so that beta version can be tested which will further assist in audit and tracking of social security benefits.

				Secretary stated that one person will be physically sent to DGS to acquire data in relation to Indian flag vessels.
4	Agenda item no. 2, Sr.No.7 (under Action Taken Report), in the 153 rd Board meeting held on 15.12.2025	Appointment of 5 Junior Assistants in SPFO	Examination of the candidates was conducted on 01.02.2026. However, no eligible candidate found due Minimum qualification of 40% in each section.	Chairman stated that DG Shipping is in process of contracting EdCIL for recruitment which is a Government agency who will advertise, issue hall tickets, evaluate the candidates and submit the recommendation as per organizations requirements. Hence, Chairman suggested that the requirement of SPFO may also be forwarded to EdCIL along with DG Shipping. Capt. Rajesh Tandon stated that recruitment of Junior Assistants is long pending and requires to be filled up urgently for smooth running of SPFO. Capt. Rajesh Tandon further stated that the Board will be guided by the Chairman. Board suggested Secretary to follow up with the Personal Branch of DGS for the recruitment.
5.	Agenda item no. 2, Sr.No.09 (under Action Taken Report) in the 153 rd Board meeting held on 15.12.2025	Creation of 01 post of Deputy Commissioner and 01 post of Inspector in SPFO	Ministry's Letter dated 17.12.2025 is received wherein they enquired regarding the requirement of creating a post in SPFO. Reply is under process.	Secretary stated that SPFO does not require one post of Deputy Commissioner however 02 inspectors may be appointed within the staff strength instead of creating a post of Inspector. Chairman stated that a detailed agenda shall be submitted to the Board within 30 days (15 days for draft and 15 days' notice to the Board) which should highlight staff strength, post filled, required posts, details of creations of post alongwith financial implications, role and responsibility of Inspector. Also, training plans of existing staff should be included in the agenda. Board noted the position and directed to hold a meeting within a month time to discuss on such establishment matters.
6.	Agenda item no. 2, Sr.No.11 (under Action Taken Report) in the 153 rd Board	Enhancement of Financial Powers Delegated to Commissioner	As approved, a letter dated 19.02.2026 is issued to Ministry for approval of enhancement of financial powers delegated to the Commissioner.	Secretary informed that a letter dated 27.02.2026 is received from the Ministry to provide detailed justification & requisite data and reply is under process.

	meeting held on 15.12.2025			Chairman directed that details of previous instances where existing financial powers exceeded, process of fund sanction may be placed in Finance Committee while sending reply to the Ministry. Board noted the position.
7.	Agenda item no. 2, Sr.No.12 (under Action Taken Report) in the 153 rd Board meeting held on 15.12.2025	Appointment of Portfolio Manager and Custodian	(a) Action Completed: - M/s. HDFC AMC Ltd has taken charge as Portfolio Manager, SPFO from 16.01.2026. (b) A letter dated 07.10.2025 has been sent to MoPSW regarding the proposal of accepting single bidder as per GFR 194. However, a virtual meeting was held on 04.11.2025 under the Chairmanship of Director (MA), MoPSW and directed to submit the Justification on accepting a single bidder. Accordingly, Justification was forwarded to MoPSW vide letter dated 13.11.2025. In their reply dated 24.11.2025, Ministry has informed that SPFO is requested to follow GFR and its competent body to take appropriate decision. As approved, technical & financial bid of the single bidder will be opened and evaluate by CRISIL.	(a) Board noted the position. (b) Chairman stated that single bidder acceptance is governed by guideline of Central Vigilance Commissioner (CVC). He suggested the advice should be taken from procurement team of DGS regarding single bidder acceptance. Then, detailed assessment alongwith Ministry's recommendation shall be circulated to the Board for their comments, if any. Thereafter, if any member does not have any objection, then, single bidder may be accepted. Board noted the position.
8.	Agenda item no. 2, Sr. No. 18 (under Action Taken Report) in the 153 rd Board meeting held on 15.12.2025	Appointment of Consultant for selection of Portfolio Managers, custodian, Monitoring and Performance Evaluation of Selected Portfolio Manager	SPFO has requested the procurement consultant of DGS to amend the RFP as per their suggestion and SPFO will pay the Charges, if required. Reminder email dated 21.01.2026 has been sent to Procurement Team of DGS for changes in RFP as per GFR 27 with legal & contractual elements. Reply is awaited.	Chairman suggested that A/AAO may visit DGS for consultation & take advice from procurement consultant. The outcome may be recommended to the Secretary and then, it may be placed before the Board.
9.	Agenda item no. 2, Sr.No. 20 (under Action Taken Report) in the 153 rd Board meeting held on 15.12.2025	Minutes of the Audit Committee Meeting on the Internal Auditor's Report for the 04 Quarters from 01.04.2024 to 31.03.2025	A letter dated 05.08.2025 and a reminder letter dated 25.09.2025 was sent to Canara Bank to refund the principal amount alongwith interest at earliest. Further, an email dated 30.10.2025 received from Canara Bank, Fort Main Branch stating that recovery of	Chairman enquired whether deficiency of banking service is filled against the Canara Bank. A/AAO informed that SPFO is regularly following up with the Bank.

			double payment is under process for approval from Head Office. Reminder email dated 24.12.2025 & 24.02.2026 is sent to Canara Bank for recovery of double payment.	Chairman suggested for issuance of letter regarding deficiency in services.
10.	Agenda item no. 2, Sr. No. 21 & 22 (under Action Taken Report) in the 153 rd Board meeting held on 15.12.2025	Annual Account for the Financial Year 2024-25 Annual Report on working of Seamen's Provident Fund Scheme, 1966 for the Financial Year 2024-25	Annual Account & Annual Report for the F.Y. 2024-25 has been forwarded to Ministry on 23.12.2025 for laying in both the houses of parliament.	Action Completed: Secretary informed that Annual Account & Annual Report for the F.Y. 2024-25 has been place in Rajya Sabha on 03.02.2026 & place in Lok Sabha on 06.02.2026.
11.	Agenda item no. 2, Sr. No. 23 (under Action Taken Report) in the 153 rd Board meeting held on 15.12.2025	C&AG Observation related to Payment Made to M/s. Krupanidhi Ltd.	Commissioner informed that C&AG observed that Rs. 23.64/- Lakhs paid to Krupanidhi Ltd from Forfeiture Account instead of Administration Account which should be solely for the welfare of the seamen and their families. As suggested by the Chairman Information is sought from EPFO & CMPFO. EPFO informed that the provision for forfeiture of portion of employers contribution certain cases has been deleted with effect from 01.01.1990 and the amount lying in the forfeiture account stands transferred to special reserve fund. CMPFO informed that at present there is no Forfeiture Accounts in CMPFO Organisation and as per CMPF Scheme 1948, Para 63 (2A) had provision that amount of Employers' contribution and interest thereon forfeited in the cases of outgoing members leaving services 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 22.01.1997 Meanwhile it may be proposed to transfer the amount of Rs. 23.64/- Lakhs utilised for Krupanidhi to Forfeiture Account.	Board directed that a detailed note with the specific requirement shall be placed before the Board.

12.	Agenda item no. 03 in the 153 rd Board meeting held on 15.12.2025	Gazette Notification for Amendment to Grace Period in SPF Scheme, 1966	Commissioner informed that as per decision of the Board, proposal for change the grace period from 15 days to end of succeeding calendar month for depositing PF contribution by shipping companies is forwarded to the Ministry. However, Ministry informed that proposed changes in the grace period will be considered through an amendment of SPF Scheme subject to legal vetting. Further, Commissioner informed that current system does not allow to calculate damages on end of succeeding calendar month. Hence, it is proposed to continue levying damages after 30 days as per current system. Members deliberated on the matter and decided that matter may be take up with the Ministry after legal vetting for amendment in SPF Scheme. Draft Gazette Notification is vetted by the DGS Legal Consultant and a letter will be forwarded to the Ministry issuance of Gazette Notification.	Board noted the position.
13.	Table Paper no. 01 in the 153 rd Board meeting held on 15.12.2025	Non-utilization of Forfeiture Account for Welfare of Seafarers	A meeting of Sub-Committee was held on 15.12.2025 wherein Committee decided that maximum amount that may be spent by SPFO for the Symposium at New Delhi is Rs. 2 Lakhs and Rs. 7 Lakhs for event scheduled in January 2026 from Forfeiture Account.	Action Completed: Secretary stated that SPFO has contributed Rs. 2 lakhs for Symposium at New Delhi and approx. 4-5 lakhs for ITF Expo held in Jan 26 from Forfeiture Account.

Agenda item no. 03:- Revised Estimates for the F. Y. 2025-26 and Budget Estimates for the F.Y. 2026-27

3.1 Secretary informed that revised agenda is being placed before the Board as per suggestion/recommendation of the Finance Committee, SPFO. Accordingly, A/AAO presented the Revised Estimates (RE) for the F.Y. 2025-26 and Budget Estimates for the F.Y. 2026-27.

3.2 Capt. Rajesh Tandon enquired regarding less interest at the end of F.Y. 2025-26 compared to interest received till Sep'25. A/AAO informed that interest earned is recorded on actual basis i.e. Rs. 1.21 Crores will be received as interest till March 2026.

3.3 Chairman enquired regarding abstract of the budget as it will be easy to the members to understand the Budget clearly regarding allocation of funds to HR, Office keeping, Capital & revenue expenditures, technology expenditure, consultancy expenditures and specially funds allocated for outreach programs. Also, he stated that SPFO may present what they are planning & what is their vision.

3.4 A/AAO informed that SPFO has currently utilized forfeiture account for outreach program and at this stage, no budgeting for outreach in Administration account. Chairman stated that there should be a criteria for spending amount from forfeiture account as all expenses towards outreach shall be made from professional services head as done by DG Shipping and the work should be given to any Government institute.

3.5 Chairman suggested that guidance of Shri Manoranjan Samal, Dy. Sec. (Finance), MoPSW shall be taken to prepare the abstract of the budget with SPFO's vision and submitted to the Board for information. Also, to prepare percent of amount to be spent as per standard compliance to GFR from forfeiture account.

3.6 After detailed discussion, Board approved the R.E. for the 2025-26 and B.E. 2026-27 and decided to forward the same to the Ministry for further concurrence.

Agenda item no. 04:- Fixation of Rate of Interest for Credited to the Members Account for the F.Y. 2025-26

4.1 A/AAO informed that 2 proposals were placed before the Finance Committee for fixation of rate of interest for credit to the members for the F.Y. 2025-26. **Proposal - I** is that SPFO may disburse the interest @6.5% to the members with the residual amount of Rs.52.57 Cr and **Proposal - II** is that SPFO may disburse the interest @7.00% after earning capital gain on redemption of equity investments. After detailed deliberation, Finance Committee recommended rate of interest @7.10% (same as in case of PPF) for the year 2025-26 by utilizing the residual amount and sale of the minimum equity if required.

4.2 Members informed that EPFO has retained interest @ 8.25% to their members therefore there is gap between interest declared by the SPFO. A/AAO informed that EPFO have a redemption policy so they earn more capital gain. Finance Committee has also advised to make a policy to generate more capital gain in order to declare higher rate of interest to the seafarers.

4.3 After detailed deliberation, Board decided that SPFO should prepare the redemption policy for equity investments and plan accordingly, so that interest gap between EPFO and SPFO can be reduced.

4.4 Board approved the recommendation of Finance Committee for fixation of interest rate @ 7.10% for the F.Y. 2025-26 and decided to forward the same to the Government for approval.

Agenda item no. 05:- Increase of Seafarers representatives in Exemption Committee of SPFO as suggested by the Additional Director General of Shipping

5.1 Secretary stated that as suggested by the Additional DGS; MUI & NUSI nominated representatives may be included in Exemption Committee as there is an imbalance between industry associations and seafarer unions.

5.2 As suggested, Exemption Committee of SPFO is reconstitute as below:

Sr. No.	Name of Members
1	Commissioner, SPFO
2	Capt. Rajesh Tandon (FOSMA)
3	Capt. M.P. Bhasin (MASSA)
4	NUSI Nominated Member

5	MUI Nominated Member as Special Invitee
6	INSA Nominated Member as Special Invitee

Agenda item no. 06:- Implementation of Provisional Rate of Interest of Previous Financial Year (F.Y.) for Final Withdrawal (FW) Cases during the Current Year (C.Y.)

6.1 Secretary informed that interest is being calculated & credited to seafarers' account at the end of the F.Y. therefore, SPFO is not able to make payments of final withdrawal claims alongwith current year interest which leads to undue hardship to the seafarers. Due to this reason, unclaimed cases of SPFO have risen and SPFO needs to re-pass the balance interest payment to seafarers once interest is credited to his account.

6.2 Capt. Rajesh Tandon stated that seafarers will receive less interest amount in some cases if SPFO declares higher rate in next F.Y. A/AAO stated that provisional rate of interest will be implemented only for FW claims so that seafarers will get all PF amount with interest in one settlement which will also reduce the unclaimed cases of SPFO.

6.3 Members deliberated and decided that matter may be pursued with the Ministry whether provisional rate of interest can be given to the seafarers in such cases.

Agenda item no. 07:- Role and Functions of Finance Committee, SPFO

7.1 Secretary informed that in the 1st Finance Committee Meeting held on 14.11.2025, members enquired regarding their role and functions. Accordingly, proposed role and functions of Finance Committee is submitted for Board's approval.

7.2 Shri Manoranjan Samal elaborated that in the 1st meeting, expenses which are already incurred above the delegation of financial powers were placed for approval. Then, committee members enquired regarding their powers to approve such expenses. Further, he suggested that every planned expenditure above delegation should be placed in detail before passing the payment and if any contingent expenditure is made above delegation, then it may be duly justified.

7.3 After detailed deliberation, Board decided role and function of Finance Committee as below: -

The Finance Committee's core responsibilities are to provide financial oversight and ensure the SPFO's fiscal health and accountability. Its duties include:

- **Budgeting:** Develop and monitor the annual budget ensuring it aligns with the organization's strategic goals and objectives. Review and recommend the budget to the Board of Trustees for approval.
- **Reporting:** Review regular financial reports (e.g., balance sheets, income/expense statements, performance evaluation report of portfolio manager) to monitor the organization's financial performance and cash flow before placing in the Board. Ensure the accuracy and integrity of financial records and statements.
- **Policy:** Establishing financial policies and internal controls to protect the organization's interest.

7.4 Further, Board decided that planned expenditure above delegation of financial powers of the commissioner shall be placed before Finance Committee with methodology and if any contingent expenditure incurred then, detailed justification may be submitted before Finance Committee & Board.

Agenda item no. 08:- Review of the Expenditures incurred above the Financial Powers of the Commissioner

8.1 Secretary stated that summary of expenditure incurred by the Ex-Commissioner above his financial of powers of the Commissioner for last 5 years excluding salary of staff & officers has been placed before the Board for information.

8.2 Board deliberate on the issue and directed that justification may be sought from sanctioning officer/serving officers and placed before Finance Committee before forwarding the details to the Ministry for enhancement of delegation of financial powers of the Commissioner.

Agenda item no. 09:- Representation of Shri Surendra Kumar

9.1 Secretary informed that a representation is received from Shri Surendra Kumar, ex-commissioner wherein he would like to contribute more to SPFO as a Consultant.

9.2 Capt. Rajesh Tandon stated seafarers should not face consequences due to shortage of staff and officers in SPFO. Chairman enquired regarding the appointment of new Commissioner. Secretary informed that advertisement was first published for the post of Commissioner but it was cancelled as only 2 applications were received and new advertisement is published which will take 4 to 5 months for appointment of Commissioner.

9.3 Board directed that SPFO should follow up for immediate appointment of new Commissioner and take necessary steps to fill up the deficit in staff. Also, Board decided that no consultant is required at this juncture.

Agenda item no. 10:- Engagement of Professional Agency for Monitoring of ERP Development

10.1 Chairman informed that the resource will be provided by Tier I Project Management Consultancy sourced from NICS. One resource will be physically assigned for SPFO from Tier I which is financed by DG Shipping hence no cost to SPFO. Project Management Consultant will ensure the technical compliances for all certification related to cybersecurity compliance, DPDP Act compliance, STQC certifications as mandated for the solution being designed and deployed and commissioned by the vendor.

10.2 Further, Chairman stated relating to the single source of truth for the data. The data will be in custody under DPDP Act with the ARI database which is to be provided in the upgraded version of e-NAVIC with the interface with e-Samudra and API based interface for data will be provided by API interest to both SPFO and SWFS. Third role of the Project Manager Consultant is project-based milestone and SLA based contract implementation, oversight and monitoring. There will also be assurance that no duplication would be done for common shared infrastructure, which is essentially in the right sizing and optimization of the cloud, virtual machine sizing and the processing ability that is to be embedded in the solution to be commissioned.

10.3 In addition to above, Chairman stated that Cost awarded to the vendor will be apportioned and paid by specified post award of the contract separately by SPFO for their part. Board noted the position.

Agenda item no. 11:- Simplification of SOP for NRW & FW Withdrawal Claims

11.1 Secretary informed that as suggested by the Additional DGS, SPFO has revised the checklist / documents required to expedite settlement of Non-refundable withdrawal & Final withdrawal Payments to seafarers.

11.2 Chairman enquired whether checklists were forwarded to the Members for their comments and Secretary informed that agenda was circulated amongst the members. Chairman suggested that checklist may be forwarded to the members for their comments further, if any comments received then it may be incorporated and sent to the Ministry for intimation which may be afterwards circulated by formal office notification/circular.

11.3 Board approved the suggestion of the Chairman.

Agenda item no. 12:- Status of Court Cases (Including Doubtful Investment)

12.1 Secretary informed regarding the current status of 2 Court cases i.e. BOT of SPFO V/s. Shri. Anup Kumar Gond & Ors. and Shri. Brojen Chandra Dey V/s. Commissioner, SPFO.

12.2 Board noted the position.

Agenda item no. 13:- Status of Unclaimed Cases

13.1 Secretary informed that there are 1135 actual unclaimed cases identified by SPFO and remedial measures are being taken to reduce the unclaimed cases at earliest.

13.2 Board noted the position.

Agenda item no. 14:- Performance Evaluation Report of Portfolio Manager assessed by CRISIL, Consultant

14.1 Secretary invited Shri Mihir Shah & Shri Piyush Gupta, CRISIL, Consultants to give presentation on the performance of the Portfolio Manager.

14.2 Accordingly, Shri Mihir Shah & Shri Piyush Gupta, CRISIL, Consultants presented the performance evaluation report of Portfolio Manager till December 2025.

14.3 Board noted the position.

Agenda item no. 15:- Clearance of Unposted items

15.1 In comparison to the data from the previous meeting, the Secretary reported that SPFO has reduced more than 3500 unposted items from SPF system.

15.1 Board noted the position.

Table paper no. 1:- Hiring of Chartered Accounts / Cost and Management Accounts from ICAI/ICMAI

T.P. 1.1 Secretary informed that an agenda was placed before the Finance Committee regarding customisation of Tally software for preparation of account as per C&AG observation. Finance committee suggested that as SPFO is already developing new software the current Tally bid may be cancelled and SPFO may consider hiring 2 or 3 Accountants from CA/CMS Institutes for assistance in preparation of accounts.

T.P. 1.2 As no additional comments/observation received from the members, Board approved the proposal for hiring of 2 or 3 Accountant for assistance in preparation of accounts.

Table paper no. 2:- Minutes of the 2nd Hybrid Meeting of Finance Committee, SPFO

T.P. 2.1 Minutes of the 2nd meeting of Finance Committee held on 02.03.2025 has been placed before the Board for information.

T.P. 2.2 Board noted the position.

Date: 26.03.2026


(Capt. Nitin Mukesh)
Commissioner