

## **Employees State Insurance Act, 1948**

### **1. Applicability of Act.**

This Act applies to factory where 10 or more persons are employed or were employed in a day preceding 12 months and manufacturing process is carried on with the aid of power and 20 or more persons without the aid of power. It also applies to all factories and establishments which are so notified by the concern Government in a specified area, but it does not apply to a seasonal factory.

### **2. Eligibility**

This act covers all employees including engaged through contractors but whose remuneration does not exceed Rs. 15,000/- per month including staff in the class of Administrative, Canteen, loading, unloading, security etc. Apprentices, who are appointed for learning, work without any right of being absorbed in service, do not come within the ambit of this act.

### **3. Registration of employees**

Declaration in form 1 shall be sent by the employer to the Regional Office along with the return of declaration f in form 3 for registration

### **4. Meaning of wages**

Wages means remuneration paid or payable in cash to the employees including overtime, product bonus, commission, D.A., H.R.A. etc. but does not include payments for travelling allowance, bonus, retrenchment compensation, conveyance, washing allowance, P.F. contribution and Gratuity Contribution by the employer etc.

### **5. Rate of Contribution**

Employees' contribution @ 1.75% of his wages rounded off to the next higher rupee and the employer's contribution will be calculated @ 4.75% total wage bill of all the covered employees in respect of every wage period rounded off to the next higher rupee.

### **6. Mode of payment and deposition**

Payment to be made in form 7 through Bank within 21 days of the following months.

### **7. Benefits**

Benefits available are: Sickness benefit, disablement benefit, maternity benefit and dependence benefit, medical benefits and funeral expenses not exceeding Rs. 10000/-

#### **FAQ**

##### **▶ What is E.S.I Scheme?**

In addition to necessities of food, clothing, housing etc., man needs security in times of physical and economic distress consequent upon sickness, disablement etc. The Employees' State Insurance Scheme is an integrated measure of Social Insurance embodied in the Employees' State Insurance Act and is designed to accomplish the task of protecting 'employees' as defined in the Employees' State Insurance Act against the hazards of sickness, maternity, disablement and death due to employment injury and to provide medical care to insured persons and their families. The Scheme covers employees of non-seasonal power-using factories employing 10 or more persons. There is, however, a built-in provision for its extension to other establishments or classes of establishments, industrial, commercial, agricultural or otherwise. The Scheme has been progressively extended to cover employees

in non-power using factories employing 20 or more persons and to commercial establishment.

▶ **How does the Employees' State Insurance Scheme assist you?**

The dependence of an individual on cash income is a characteristic feature of modern economy. An interruption of money income even for a small period is, therefore, a hardship; a prolonged loss of income is indeed a catastrophe. By coming forward to provide health protection and income maintenance in a series of oft-experienced contingencies like sickness, maternity, disablement and death due to employment injury, the Employees' State Insurance Scheme tends to ameliorate your economic anxiety and to be a friend in need and distress.

▶ **Why is it called a Health Insurance Scheme?**

The Employees' State Insurance Scheme performs a dual role; by providing assistance in kind (medical care) it tries to restore your health and working capacity and by assistance in cash (cash benefit) it tries to sustain you when your income is interrupted. With a better and facile health protection, greater vitality, and assurance of income-maintenance in times of need, it makes you every inch a better, a healthier, secure worker and therefore, a happier man. The assistance comes to you not as an act of benevolence but in virtue of an acquired right.

▶ **Who administers the Employees' State Insurance Scheme?**

The Employees' State Insurance Scheme is administered by a corporate body called the Employees' State Insurance Corporation (ESIC), which has members representing Employees, Employers, the Central Government, State Governments, Medical Profession and the Parliament. The Director General is the Chief Executive Officer of the Corporation and is also an ex-officio member of the Corporation. The other bodies at the national level are the Standing Committee (a representative body of the Corporation) and the Medical Benefit Council, a specialized body which advises the Corporation on administration of Medical Benefit. At the Regional and Local levels, the Regional Boards and Local Committees have been constituted. There is, thus, an association of interests and interest groups at all levels. ESIC is the trustee of the interests of the insured persons. It discharges its obligations and duties through a net-work of Regional Offices and Branch Offices, Hospitals and Dispensaries spread over the entire country.

▶ **Whom does the Scheme protect?**

The Scheme protects all "employees" engaged on a monthly remuneration not exceeding Rs. 15000/- in a factory/ establishment to which the Act applies. Persons employed for wages on any work connected with the administration of the factory or establishment or any part, department or branch There of or purchase of raw materials, or distribution or sale of the product of a factory or establishment are also covered. Mines, Railway Running Sheds, Naval, Military and Air Force Workshops and specified seasonal factories are excluded. The scheme also provides full medical cover to the dependants of insured persons. In the event of death of an insured person due to employment injury dependants become eligible to cash benefit.

▶ **Where do Employees' State Insurance Funds come from?**

The Employees' State Insurance Funds are primarily built out of employer's contribution and employees contribution payable monthly as a fixed percentage of wages.

▶ **How are the employees registered under the Scheme?**

Simultaneously with his/her entry into employment in a covered factory or establishment, an employee is required to fill in a Declaration Form. The employee is then allotted a Registration Number, which distinguishes and identifies the person for the purposes of the Scheme. A person is registered once and once only upon his entry in insurable employment.

▶ **What is an Identity Card?**

Simultaneously with his/her entry into employment in a covered factory or establishment, an employee is required to fill in a Declaration Form. The employee is then allotted a Registration Number, which distinguishes and identifies the person for the purposes of the Scheme. A person is registered once and once only upon his entry in insurable employment.

➤ **What are the rates of contribution?**

Contributions payable in respect of an employee comprise of employer's contribution and employee's contribution prescribed in Schedule I of the Act. An employee covered under the scheme has to contribute 1.75% of the wages whereas, an employer contributes 4.75% of the wages payable to an employee. The total contribution in respect of an employee thus works out to 6.50% of the wages payable.

➤ **Who is exempted from payment of contribution?**

Employees earning less than Rs 40/- a day are exempted from payment of contribution. The employers share of contribution is, however, payable.

➤ **How are the Contributions collected?**

The Contribution is deposited by the Employer in cash or by cheque at the designated branches of some nationalized banks. The responsibility for payment of all contributions is that of the employer with a right to deduct the Employees' share of contributions from employees' wages relating to the period in respect of which the Contribution is payable.

➤ **What is 'Contribution Periods' and 'Benefit Periods'?**

Workers, covered under the ESI Act, are required to pay contribution towards the scheme on a monthly basis. A contribution period means a six-month time span from 1st April to 30th September and 1st October to 31st March. Thus, in a financial year there are two contribution periods of six months duration.

Cash benefits under the scheme are generally linked with contributions paid. The benefit period starts three months after the closure of a contribution period. The two types of periods are illustrated below:-

Contribution Period  
Benefit period

1st April to 30th September Corresponding

1st October to 31st March  
1st January to 30th June of the following year

1st October to 31st March 18th July to 31st December

➤ **What is a Branch Office?**

A net-work of Branch Offices has been established by the Corporation in all implemented areas to disburse all claims for sickness, maternity, disablement and dependents' benefit. The Branch Office also answers all doubts and enquiries and assists otherwise in filling in claim forms and completing other action necessary in connection with the settlement of claims. These offices also interact with the employers of the area. The Branch Offices are managed by a Manager and work under the direction and control of the Regional Offices.

➤ **What does 'Sickness Benefit' mean?**

Sickness signifies a state of health necessitating medical treatment and attendance and abstention from work on medical grounds. Financial support extended by the Corporation in such a contingency is called Sickness Benefit.

➤ **What are the Contributory Conditions?**

The contribution condition required to be fulfilled for admissibility of sickness benefit during any benefit period is that contributions should have been paid in respect of an insured person in the corresponding contribution period for not less than 78 days.

➤ **How much is the Standard Benefit Rate?**

The daily rate of Sickness Benefit during any benefit period is the "standard benefit rate" this rate corresponds to the average daily wage of an insured person during the corresponding contribution period and is roughly half of the daily wage rate. Benefit is paid for Sundays also. 28 wage groups have been evolved for working out the daily rate of Standard Sickness Benefit. Standard Benefit rates for 28 wage groups are shown in Annexure 'A'.

➤ **How much is the Standard Benefit Rate?**

The daily rate of Sickness Benefit during any benefit period is the "standard benefit rate" this rate corresponds to the average daily wage of an insured person during the corresponding contribution period and is roughly half of the daily wage rate. Benefit is paid for Sundays also. 28 wage groups have been evolved for working out the daily rate of Standard Sickness Benefit. Standard Benefit rates for 28 wage groups are shown in Annexure 'A'.

➤ **What is the duration of Sickness Benefit?**

Sickness benefit is payable for a maximum period of 91 days in any two consecutive benefit periods. Benefit is not paid for an initial waiting period of 2 days unless the insured person is certified sick within 15 days of the last spell in which Sickness Benefit was paid.

➤ **What is Extended Sickness Benefit?**

Extended Sickness Benefit is a Cash Benefit paid for prolonged illness due to any of the 34 specified diseases as mentioned below.

Tuberculosis  
Leprosy  
Chronic Empyema  
Bronchiectasis  
Interstitial Lung disease  
AIDS  
Malignant Diseases  
Diabetes Mellitus-with proliferative retinopathy/diabetic foot/ nephropathy.  
Monoplegia  
Hemiplegia  
Paraplegia  
Hemiparesis  
Intracranial space occupying lesion  
Spinal Cord Compression  
Parkinson's disease  
Myasthenia Gravis/Neuromuscular Dystrophies  
Immature Cataract with vision 6/60 or less  
Detachment of Retina  
Glaucoma  
Coronary Artery Diseases  
Congestive Heart Failure-Left, Right  
Cardiac valvular Diseases with failure/complications  
Cardiomyopathies  
Heat disease with surgical intervention along with complications  
Chronic Obstructive Lung diseases .(COPD) with congestive heart failure (CorPulmonale),  
Cirrhosis of liver with ascitis/chronic active hepatitis, ("CAH")  
Dislocation of vertebra/prolapse of intervertebral disc  
Non union or delayed union of fracture  
PostTraumatic surgical amputation of lower extremity  
Compound fracture with chronic osteomyelitis  
Schizophrenia  
Endogenous depression  
Maniac Depressive Psychosis (MDP)  
Dementia  
More than 20% Burns with infection/complication  
Chronic Renal Failure  
Reynaud's disease/Burger's disease

In addition, extended sickness benefit may also be sanctioned by the prescribed authority, in case of any rare disease or special circumstances on the recommendation of the specified authority.

▶ **What are the contributory conditions?**

Except in case of disability from administration of drugs/ injections, the insured person should have been in continuous employment for a period of 2 years and should have contributed for at least 156 days in 4 preceding contribution periods.

▶ **How much is the benefit rate?**

The daily rate of Extended Sickness Benefit is 40% more than the Standard Sickness Benefit rate admissible.

▶ **How Long is the benefit available?**

After exhausting Sickness Benefit payable for 91 days the ESB is payable upto a further period of 124/309 days that can be extended upto 2 years in special circumstances. Thus, together with the Sickness Benefit for 91 days, it puts a claimant on benefit for an aggregate period 400 days for all specified diseases and 2 years in chronic suitable cases on recommendation of competent authority.

▶ **What is Enhanced Sickness Benefit?**

Enhanced Sickness Benefit is cash benefit for the insured persons undergoing sterilization operation of vasectomy/ tubectomy for family planning.

**What are the contributory conditions?**

Enhanced Sickness Benefit is cash benefit for the insured persons undergoing sterilization operation of vasectomy/ tubectomy for family planning.

▶ **How much is the benefit available?**

The contributory conditions are the same as for claiming sickness benefit.

▶ **How Long is the benefit available?**

The benefit is available upto 7 days for vasectomy and upto 14 days for tubectomy operations. This period can however be extended in cases of post operative complications or sickness arising out of these sterilization operations. Its duration is not counted towards the total number of 91 days for which the sickness benefit is available during any two consecutive benefit periods.

▶ **How to claim Sickness Benefit?**

Enhanced Sickness Benefit is cash benefit for the insured persons undergoing sterilization operation of vasectomy/ tubectomy for family planning.

▶ **What is 'Disablement'?**

Disablement is a condition resulting from employment Injury which may be :-

(a) Temporary i.e. rendering an insured person incapable of work temporarily and necessitating medical treatment; .

(b) Permanent partial i.e. reducing the earning capacity of the insured person generally for every employment;

(c) permanent total i.e. totally depriving the insured person of the power to do all work.

▶ **What constitutes an "Employment Injury"?**

Employment injury means a personal injury caused to an employee by an accident or occupational disease arising out of and in course of his employment in a factory or establishment covered under the Employees' State Insurance Act. The law relating to Employment injury has been liberalized. Now, an accident arising in the course of employment is presumed also to have arisen out of his employment if there is no evidence to the contrary. Further, an accident brought about by willful disobedience, negligence or breach of regulations etc. or an accident happening while traveling in a transport provided by the employer or while meeting an emergency is accepted subject to certain conditions, to have arisen in the course of and out of employment. Injuries suffered while under the influence of drink and drugs take away the right to the employee to this benefit.

Roadside accident caused while commuting between place of residence and workplace is also treated as notional extension of employment for purpose of death or disablement benefit

•

▶ **What are 'Occupational Diseases'?**

Occupational Diseases are such diseases as are susceptible of being traced back to their occupational origin. There are specified under Schedule III of the Employees' State Insurance Act, which enumerates the compensable Occupational Diseases and the corresponding industrial processes involving exposure to the diseases are thus recognised without any further evidence.

▶ **What are the Benefits granted?**

Temporary Disablement Benefit is paid periodically in arrears as the evidence of incapacity (medical certificate) is produced. Permanent total disablement and permanent partial disablement benefits are paid in the form of pensions. Current employment for wages or engagement in any gainful activities is no bar to payment of permanent disablement benefits. An insured person suffering from an occupation disease is also entitled to full medical care.

▶ **How much is the Benefit Rate?**

The daily benefit rate for permanent total disablement and temporary disablement is 40% more than the Standard Sickness Benefit rate and is roughly equivalent to about '10% of the wage rate. For permanent partial disablement, the rate of benefit is proportionate to the percentage of loss of earning capacity. The benefit is paid for Sundays also.

▶ **What is the duration of Benefit?**

Temporary Disablement Benefit is paid as long as disablement lasts. There is a waiting period of 3 days (excluding the day of accident), but if in capacity exceeds this period, benefit is paid from the very first day. The permanent disablement benefit is paid for the life-time of the beneficiary.

▶ **What are the contributory conditions?**

There are no qualifying conditions as to the length of employment or the number of contributions paid. Protection accrues from the very moment of entry into insurable employment.

▶ **How is Permanent Disablement assessed?**

There is indeed no way of adequately compensating a permanently disabled employee and yet some method of determining whether an employment injury has resulted in permanent disablement and of assessing the extent of permanent damage caused by that employment injury has to be adopted for the purpose of determining the scale of compensation for the loss of earnings. This is done by evaluating loss of earning capacity with reference to general disability for all work. The evaluation is done by a Medical Board whose decision can be appealed against to a Medical Appeal Tribunal presided over by a judicial officer, with a further right of appeal to Employees' Insurance Court or directly to Employees' Insurance Court. Pending an appeal, payment for permanent loss of earning capacity as recommended by the Medical Board is made, subject to adjustment later. Loss of wages and expenditure on conveyance occasioned by attendance before the Medical Board are compensated by the Corporation in accordance with rates framed for the purpose.

Where the assessment of loss of earning capacity by the Medical Board is not of a final character, the beneficiary is required to appear again before the Medical Board for a review of the assessment.

▶ **Can the decisions of Medical Board or of Medical Appeal Tribunal be reviewed?**

Yes. If the Medical Board or the Medical Appeal Tribunal is satisfied by fresh evidence that a decision was given because of non-disclosure or mis-representation of a material fact, it can review its earlier decision at any time. A Medical Board can also review its earlier assessment of extent of disablement, if it is satisfied that there has been substantial and unforeseen aggravation of the results of the relevant injury and substantial injustice would be done by not reviewing it. Such review, however, cannot be made earlier than 5 years or in the case of the provisional assessment, earlier than 6 months of the date of assessment to be reviewed.

▶ **Is lump sum Benefit allowed in place of Pension?**

Yes. At the option of the beneficiary, permanent disablement pension, where the daily rate payable is not significant, can be commuted for a lump sum payment subject to the fulfillment of the following two conditions :-

- (i) that the permanent disablement has been assessed as final, and
- (ii) the daily rate of permanent disablement does not exceed Rs 5/- and the total commuted value does not exceed Rs 30,000/- (effective from April-D3).

▶ **Is there any provision for physical rehabilitation?**

The Corporation at its cost arranges for the vocational rehabilitation of disabled insured persons provided the disability has been assessed at above 40 percent and the beneficiary is not over 45 years of age. The training is provided at vocational rehabilitation centres run by the Govt. of India etc. The fee, travelling expenses etc are borne by the Corporation.

▶ **What about vocational rehabilitation?**

The Corporation at its cost arranges for the vocational rehabilitation of disabled insured persons provided the disability has been assessed at above 40 percent and the beneficiary is not over 45 years of age. The training is provided at vocational rehabilitation centres run by the Govt. of India etc. The fee, travelling expenses etc are borne by the Corporation.

▶ **What is 'Dependents' Benefit'?**

Dependents Benefit is a monthly pension payable to the eligible dependents of an insured person who dies as a result of an Employment Injury or occupational disease.

▶ **Who are the Beneficiaries and how long is the Benefit available?**

Dependants entitled to the benefit could be :-

- (a) Widow/Widows during life or until remarriage;
- (b) Legitimate or adopted son until age 18 or if legitimate son is infirm, till infirmity lasts;
- (c) Legitimate or adopted unmarried daughter until age 18 or until marriage, whichever is earlier, or if infirm, till infirmity lasts and she continues to be unmarried.

In the absence of any widow or legitimate child, the benefit is payable to a parent or grandparent for life, to any other male dependant until age 18 or to an unmarried or widowed female dependant until age 18.

▶ **How much is the Benefit for each Beneficiary?**

The total divisible benefit is equivalent to the temporary disablement benefit rate (roughly 70% of the wage rate). The widow/widows share 3/5th of the benefit and the legitimate or adopted son and daughter 2/5th each of the benefit. If the total benefit so divided exceeds the full rate, there is a proportionate reduction in the respective shares of the beneficiaries.

▶ **How to claim 'Dependants' Benefit'?**

To establish title to Dependant' Benefit, the following documents should be submitted at the Branch Office:-

- (a) Claim in the appropriate form;
- (b) Evidence of death being due to employment injury;
- (c) Proof of relationship to the deceased supporting eligibility of the claimant as a "dependant";
- (d) Evidence of age of the claimant(s) (certified copy of official record of birth, Baptismal register, school records, original horoscope etc);
- (e) Certificate of infirmity from Medical Referee or any other prescribed authority in case of legitimate infirm son or legitimate or adopted unmarried infirm daughter. After the claim to Dependant's Benefit has been admitted, the beneficiary should submit at six-monthly intervals (with the claim for June and December), a declaration that he/she is alive and has not married/remarried, attained the prescribed age continues to be infirm, as the case may be duly attested by the prescribed authority.

➤ **Can Dependant's Benefit be reviewed?**

Yes. Dependant's Benefit once awarded can be reviewed by the Corporation at any time if it is satisfied on fresh evidence that the earlier decision was due to non-disclosure or misrepresentation of material facts. It can also be reviewed on birth, death, marriage, re-marriage and attainment of age 18, by a claimant. The benefit can be continued, increased, reduced or discontinued.

➤ **What is Maternity Benefit?**

Yes. Dependant's Benefit once awarded can be reviewed by the Corporation at any time if it is satisfied on fresh evidence that the earlier decision was due to non-disclosure or misrepresentation of material facts. It can also be reviewed on birth, death, marriage, re-marriage and attainment of age 18, by a claimant. The benefit can be continued, increased, reduced or discontinued.

➤ **What are the contributory conditions?**

The contribution condition is the same as for Sickness Benefit.

➤ **How much is the Benefit?**

The daily benefit rate is double the Sickness Benefit rate and is thus roughly equivalent to the full wages. Benefit is paid for Sundays also.

➤ **What is the duration of the Benefit?**

The Benefit is paid as follows:-

(a) For confinement:-

For a total period of 12 weeks beginning not more than 6 weeks before the expected date of child birth.

If the insured woman dies during confinement or within 6 weeks thereafter, leaving behind the living child, the benefit continues to be payable for the whole of the period. But if the child also die during that period, the benefit will be paid upto and including the day of death of the child.

(b) For Miscarriage:-

For a period of 6 weeks following the date of miscarriage.

(c) For Sickness arising out of pregnancy, confinement,

premature birth of child or miscarriage:- For an additional period of upto four week.

In all the cases, the benefit is paid only if the insured woman does not work for remuneration during the period for which benefit is claimed. There is no waiting period.

➤ **How to claim Maternity Benefit?**

Where an insured woman wishes to claim Maternity Benefit after confinement or for miscarriage, she should obtain from the Insurance Medical Officer/insurance Medical Practitioner, a certificate of confinement or miscarriage and submit it to her Branch Office personally or by post along with a claim for Maternity Benefit. The claim form also contains a declaration of abstention from work.

If Benefit is desired before confinement, a Notice and Certificate of Pregnancy and a Certificate of Expected Confinement obtained from the Insurance medical Officer/ Insurance Medical Practitioner are also required to be submitted.

For claiming Benefit in the event of death of an insured woman leaving behind a child, her nominee and if there is no such nominee, her legal representative should submit personally or by post to the Branch Office of the deceased insured woman, claim for the Benefit together with a certificate of death of the insured woman



An insured woman claiming Maternity Benefit for Sickness arising out of pregnancy, confinement, premature birth of child or miscarriage should submit her claim in the manner as for sickness benefit.

Where a claim to Maternity Benefit is not submitted Along with prescribed certificates referred to above, the Corporation has the discretion to accept other evidence in lieu thereof.

➤ **What is Medical Bonus?**

Medical Bonus is lump sum payment made to an insured woman or the wife of an insured person in case she does not avail medical facility from an ESI hospital at the time of delivery of a child. This bonus of Rs. 250/- has been increased to Rs. 1000/- from 1st April 2003.

➤ **What does Medical Benefit consist of?**

Medical Benefit means medical care of insured persons and their families, wherever covered for medical benefit.

➤ **Where are 'out-patient' services provided?**

Out-door medical care is provided at State Insurance Dispensaries or Mobile Dispensaries manned by full-time doctors ('Service' system) or at the private clinics of Insurance Medical Practitioners ('Panel" system). The scope of medical services also includes simple ante-natal and post-natal care for women, family welfare planning services and immunization against the common infectious diseases. The Scheme provides at the sole cost of the Corporation, artificial limbs to insured persons who lose their limbs due to employment injury or in certain circumstances otherwise also, dentures, spectacles and hearing-aids where the loss of teeth, impairment of eye-sight or hearing respectively is due to employment injury.

➤ **How and where are 'In - patient' Services Provided?**

ESIC has a network of 141 hospitals country wide. Majority of these hospitals are administered by the State Govt.. In - patient and diagnostic services in basic specialties are available

at these hospitals. State schemes have also tie-up arrangements with a number of Medical colleges. major state hospitals, as well as, private hospitals for advanced treatment for malignant diseases and complicated surgical interventions.

➤ **What about Preventive health care services?**

ESI Scheme provides preventive health care services through the network of its dispensaries and hospitals. These include immunization against some killer diseases, pulse polio vaccination and family welfare services etc. The scheme also participates in all major national preventive health service campaigns.

➤ **How long Is Medical Benefit available?**

Insured worker and the members of his family are eligible for medical care from the very first day of the worker coming under ESI Scheme. The medical care includes primary medical care, diagnostic services, specialist consultations and indoor medical care. Whenever the patient is not able to travel by himself/herself, ambulance services are also provided. The I.P. or his family members are not required to pay for any of the services.

A worker who is covered under the Scheme for the first time is eligible for medical care for a period of three months. If he/she continues in insurable employment for three months or more the medical care is available to him/her till the start of the first benefit period. If he/she contributes at least for 78 days in a contribution period the eligibility is there upto the end of the corresponding benefit period.

A worker is also eligible for extended sickness benefit when he/she is suffering from anyone of the long term 34 diseases listed in the Act. This is admissible after the worker has been under ESI coverage for at least 2 years during which he/she should have contributed atleast for 156 days. When these conditions are satisfied medical benefit is admissible for a maximum period of 730 days for the I.p. and his/her family.

▶ **What are Funeral expenses?**

This component consists of a lump sum payment toward the expenditure on the funeral of the deceased insured person.

▶ **What is the amount payable?**

The lump sum amount of this benefit is equal to the actual expenditure, not exceeding Rs. 2500/- towards the funeral of the deceased insured person.

▶ **Are there any Contribution Conditions?**

No contribution condition is required for this Benefit. The only condition for admissibility of this Benefit is that the deceased person should have been an insured person at the time of his death. The Funeral expenses are thus payable in respect of an insured person in receipt of Permanent Disablement Benefit even if he may not be employed at the time of his death in a factory or establishment covered under the ESI Act.

▶ **To whom are the Funeral expenses payable?**

The expenses are payable to the eldest surviving member of the family of the deceased insured person. If the insured person did not have a family or if he was not living with his family at the time of his death, the benefit is payable to the person who actually incurs the expenditure on the funeral of the deceased insured person.

▶ **How to claim the Funeral expenses?**

To claim the expenses, the claimant should submit his/ her claim personally or by post to the Branch Office of the deceased insured person within three months, together with the following documents:-

(a) Death certificate as proof of death of the insured person issued by the Insurance Medical Officer/ Insurance Medical Practitioner or such other Medical Officer of a hospital or other institution who attended the insured person at the time of death or examined the body after the death; (Death certificate issued by cremation/burial ground or by Municipal authorities or certified copy of village etc. death records may also be accepted as evidence of death);

(b) a declaration of the claimant, either

(i) That he is the eldest surviving member of the family of the deceased insured person and incurred expenditure on the funeral of the deceased. or

(ii) In case the claimant is other than the eldest. Surviving member of the family, that the deceased insured person did not have a family or was not living with his family at the time of his death and that the claimant actually incurred expenditure on the funeral of the deceased insured person. The declaration should be countersigned by a competent authority.

If the factory is located in an area not notified under Employees' State Insurance Act, whether this act is applicable or not?

No.

Whether payment to be made through any Bank or specified Bank?

Payment will be made through State Bank of India, United Bank of India etc.

### List of ESI notified area in West Bengal

Sl. No.	Name of Dispensary	Districts	Code No.	Address	Phone No.
1.	S.D. Chandni Chowk	Kolkata	0011	3A & 3B Maharani Swarnmoyee Street, Kolkata-700009	2352-3557
2.	S.D. Dharmatala	Kolkata	0012	M/S. Kalidas Mullick Sebayatan, 47, Ganesh Chandra Avenue, Kolkata - 700013	033-22376642, 033-22365976
3.	S.D. Central Kolkata	Kolkata	0061	M/S. SVS Marwari Hospital, 118, Raja Ram Mohan Sarani, Kolkata - 700009	
4.	S.D. Beliaghata	Kolkata	0071	ESI Hospital Manicktalla, Bagmari Road, Kolkata-700054	
5.	S.D. Salt lake	Kolkata	0072	ESI Residential Quarter Complex, Block-G11, Flats-1,2,4, GB-Block, Sector-III, Salt Lake, Kolkata-97	
6.	S.D. Khidderpore	Kolkata	0091	26 Dr. S.B. Road, Khidderpore, Kolkata-700023	2459-5616
7.	S.D. Tiljala	Kolkata	0092	196 E/1 Picnik Garden Road, Kolkata - 700039	
8.	S.D. Baltikuri	Howrah	2011	3-D, Baltikuri, ESI Hospital, Bankra, Howrah	
9.	S.D. Buckland	Howrah	2012	Buckland Bridge, HIT Stall, Howrah	2637 3323
10.	S.D. Belur	Howrah	2051	ESI (TB) Hospital, Belur Campur, P.O. Sapuipara, Howrah	
11.	S.D. Liluah	Howrah	2052	229-GT Road, Belur Bazar, Belur Math,	2654 8505

				Hawrah	
12.	S.D. Sankrail	Howrah	2061	Andul Mouri Mill Bazar, Sankrail, Howrah	2661-1042
13.	S.D. Bauria	Howrah	2071	M/S. Matri Seva Kendra, Basudebpur, Howrah - 711322	
14.	S.D. Uluberia	Howrah	2081	P.O. Jaduberia, Dist. Howrah	2661 1042
15.	S.D. Behala	24 Pgs (S)	5001	3, S.N. Roy, Road, Kolkata-700038	1488-9499
16.	S.D. Garia	24 Pgs (S)	5002	Banavila, Pratapgarh, Nerandrapur, Dist. 24 Pgs. (S)	2435-3030
17.	S.D. Baruipur	24 Pgs (S)	5003	Cold field Road, Baruipur, Kolkata-700114	2433-5399
18.	S.D. Amtala	24 Pgs (S)	5004	H/O Sudhir Hazra, P.O. Konnyanagar, Amtala, Dist. 24 Pgs (S)	2480-9656
19.	S.D. Falta	24 Pgs (S)	5005	Community Centre, Falta Industrial Area, Sector - VI	03174 222376
20.	S.D. Barasat	24 Pgs (N)	5006	8A, K.B. Bose Road, Barasat, North 24 Pgs.	2584-4691
21.	S.D. Sarsuna	24 Pgs (S)	5007	"Sri Krishna Villa", 22B, Shibapriya Chatterjee Road, Kolkata 61	
22.	S.D. Bongaon	North 24 Parganas	5008	The Paschim Bango Ichhamati Nadi Sanskar Sahayata Committee, Peada Para, Bongaon, 24 Pgs (N)	
23.	S.D. Baranagar	24 Pgs (N)	5011	36, GLT Road, Kolkata-700036	2546 8249
24.	S.D. Dum Dum Cantonment	24 Pgs (N)	5021	19/1, Manujedra Dutta Road, Kolkata-700028	2547-2731
25.	S.D. Kamarhati	24 Pgs (N)	5031	1, Graham Road, Kamarhati ESI Hospital, Kolkata-700058	2523-4945
26.	S.D. Barrackpore	24 Pgs (N)	5042	32, Banerjee para, P.O.- Talpukur, Dist. 24 Pgs. (N)	2545-1784
27.	S.D. Kankinara	24 Pgs (N)	5061	8/A South Goalapara Road, Ward No. 5, Bhatpara, North 24 Pgs.	
28.	S.D. Kanchrapara	24 Pgs (N)	5071	163, A-KGR Path,	2502 6002

				Kanchrapara, Dist. 24 Pgs. (N)	
29.	S.D. Naihati	24 Pgs (N)	5072	228/2 RBC Road, Naihati, Dist. 24 Pgs. (N)	
30.	S.D. Halisahar	North 24 Parganas	5073	Halisahar Municipality Hospital, Ghoshpara Road, P.S. Bijpur, Dist. 24 Pgs. (N) - 743134	
31.	S.D. Birlapur	24 Pgs (S)	5091	Model Labour Welfare Centre, Birlapur, Dist. 24 Pgs. (S)	
32.	S.D. Budge Budge	24 Pgs (S)	5092	8/2, DBC Road, Budge Budge, Dist. 24 Pgs. (S)	2492 4409
33.	S.D. Nungi	24 Pgs (S)	5093	ESI Hospital Budge Budge, Budge Budge, Dist. 24 Pgs. (S)	2492 4311
34.	S.D. Batanagar	24 Pgs (S)	5094	Budge Budge ESI Hospital Campus, Budge Budge, 24 Pgs (S)	2492 4311
35.	S.D. Rishra	Hooghly	7031	3/175/31 Dr. B C Roy Sarani 7th Lane, P.O. Morepukur, Rishra, Hooghly	
36.	S.D. Serampore	Hooghly	7041	ESI Hospital Campus Serampore, Hooghly - 702203	2622-0466
37.	S.D. Gourhati	Hooghly	7051	ESI Hospital Campus, Angus, Hooghly	
38.	S. D. Bhadreswar	Hooghly	7052	25, G.T. Road, Bhadreswar, Hooghly, (Near Bhadreswar PS)	2633-6726
39.	S.D. Bandel	Hooghly	7071	ESI Hospital Campus, Bandel, Hooghly	2631 1300
40.	S.D. Kunti Ghat	Hooghly	7072	Keso Ram Rayon Campus, Kunti Ghat, Hooghly	2684 4234
41.	S.D. Kalyani	Nadia	8011	ESI Hospital Campus, Kalyani, Dist. Nadia	2502-5225
42.	S.D. Asansol - I	Burdwan	8511	ESI Hospital Asansol, Burdwan	
43.	S.D. Asansol - II	Burdwan	8512	Super Bazar Complex, Near Bunpur Railway Stn., Burnpur	
44.	S.D. Ranigunj	Burdwan	8513	NSB Road, Sisu	

				Bagan, Ranigunj, Burdwan	
45.	S.D. Salanpur	Burdwan	8514	Clinic Cum Emergency Care Unit, Samdi Road (Opp. P.O.), Burdwan	03412532906
46.	S.D. Jamuria	Burdwan	8516	M/S Swastha Sewa Kendra, 20 Nandi Road, Jamuria Hat, Burdwan - 713336	
47.	S.D. Durgapur - I	Burdwan	8521	ESI Hospital Campus, Durgapur, Dist. Burdwan	
48.	S.D. Durgapur - II	Burdwan	8522	Durgapur ESI Hospital, Durgapur, Burdwan	
49.	S.D. Burdwan Town	Burdwan	8531	M/S Jeevan Deep Nursing Home, 16 D N Mitra Lane, Khosbag	
50.	S.D. Mejia	Bankura	8711	Durga Clinic, Mejia, Bankura	032-4125- 0700
51.	S.D. Barjora	Bankura	8721	M/S Saktipurna Arogya Niketan, Barjora, Bankura	032- 41257311 9434392648
52.	S.D. Rampurhat	Birbhum	8811	M/S Niramoy Nursing Home, Bharsalpur, P.O. Rampurhat, Birbhum - 731224	
53.	S.D. Berhampur	Murshidabad	8911	M/S Lila Sebyan Nursing Home, 13/9, A.C. Road, Indraprastha, Berhampur, Murshidabad - 742103	
54.	S.D. Haldia	Midnapur	9011	Admn. Building, (Gr. Floor), Vill. Basudebpur, Midnapur	
55.	S.D. Kharagpur	Midnapur	9021	Bimala Arogya Niketan, Malanchya Road, Kharagpur, Midnapur (W)	032- 22325820
56.	S.D. Siliguri	Darjeeling	9511	WBSS Industrial Complex, 2nd Mile Siliguri, Darjeeling	0353 2254 4914
57.	S.D. Binnaguri	Jalpaiguri	9611	Fulbari, P.O. Fulbarihat, P.S. Bhaktinagar, Binnaguri Mouza, Jalpaiguri - 734015	
58.	S.D. Malda	Malda	9711	M/S. Sri Sri Thakur Sitaram Das	

				Omkarnath Charitable Trust, (Thakur Sitaram Seva Kendra), SM Pally, 94/A, BG. Road, Malda - 732101	
--	--	--	--	----------------------------------------------------------------------------------------------------------------------	--