

***EMPLOYEES' STATE  
INSURANCE ACT  
1948***

## ESI ACT PROVISIONS

### Application:

- In the first instance, it shall apply to all factories including govt factories other than seasonal factories and Establishments.

**Factory** means where on ten or more employees being carried out the Mfg activity with the aid of power or where on 20 or more persons employed and being carried out the Mfg activity with the aid of power.

## ESI ACT PROVISIONS

### Who is an Employee:

- Means any person employed for wages and directly employed by the principal employer or employed by/ thr immediate employer on the premises of the factory or establishment.
- Any person whose wages are less than Rs. 6000 (Fixed Allowances).

## **ESI ACT PROVISIONS**

### **Family Means:**

- **A Spouse**
- **A minor Legitimate or adopted child**
- **A child who is wholly dependent till he or she attains age of 21 yrs**
- **An Unmarried daughter**
- **A child physically or mentally abnormality**
- **dependent parents**

## ESI ACT PROVISIONS

### Wages:

- All remuneration paid or payable but does not include PF & Gratuity payable of the discharged employee.

### Sickness:

- A condition which required medical treatment and necessitates abstention from work on medical grounds.

## ESI ACT PROVISIONS

### Contribution:

- The sum payable to the contribution by the primary employer in respect of an employee and employer
- Employee Contribution is 1.75%
- Employer's Contribution is 4.75%

**Employment Injury** means a personal injury to an employee caused by accident or an occupational disease arising out of and in the course of employment

## ESI ACT PROVISIONS

### Standard Benefit :

- Means 50 % of contributed daily wages (Average of six months contributions)



## BENEFITS

### Sickness Benefit:

- 91 days in any two consecutive benefit periods  
(50% of Standard Benefit)
- 124 days which may be extended to 309 days in TB, leprosy etc during a period of 3 yrs. (25% above the Std Benefit)
- 7 days for vasectomy and 14 days for tubectomy  
(Twice Std Benefit)
- No benefit for the first two days. (Waiting days)



## **BENEFITS**

**Maternity Benefit: (Twice Std Benefit rate)**

**12 weeks ( 84 Days)**

**6 weeks in case of Mis-carriage (42 Days)**

**Additional one month if necessary.**

## **BENEFITS**

### **Disablement Benefit ( Employment Injury):**

- In case of temporary as long as incapacity lasts and for life incase of permanent disablement

### **Dependant's Benefit (Employment Injury):**

- To widow/s for life or till remarriage
- To children till they attain 18 yrs

## **BENEFITS**

### **Medical Benefit:**

- ▶ **for Self and family members from the date of joining of insured person so long as in employment and after retirement there after for certain additional period i.e. till the end of the benefit period**

### **Funeral Benefit:**

- ▶ **Rs. 2500/- be paid immediately by ESIC to meet the funeral expenses of Insured person**

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