

CHAPTER NO. IV

The Employees' State Insurance Scheme :-

Among many social security legislations in India, the Employees' State Insurance Act, 1948 is a novel scheme of social security to the workers against injury & physical illness such as Sickness, Temporary Disablement Benefit, Dependent's Benefit & Maternity Benefit etc.

This chapter is divided in to the following sections.

Section :- I The provisions of E.S.I. Act, 1948 along with its amendments up to 1984.

Section:- II The E.S.I. corporation

Section:-III The Progress of the E.S.I. scheme.

Section I The E.S.I. Act.

The The Employees' State Insurance Act, 1948 was enacted to provide for certain benefits to employees in the case of sickness, maternity & employment injury & to make provisions for certain other matters in relation thereto. Thus, the Act provides for medical attendance & treatment (in kind), cash benefits during sickness, maternity & employment injury, pension for dependents on the death of the workers due to employment injury & funeral benefit towards expenses on funeral of insured persons.

The Employees' State Insurance Act, 1948 has been amended by the E.S.I. (Amendment) Act of 1984.

The important amendments are as under :-

- a) No employees' contribution will be recovered from the person whose average daily wages are below Rs. 6/-.
- b) The upper wage limit of coverage of an employee under the Act has been raised to Rs. 1600/- per month.
- c) The employees' contribution will be 2.25% of the wages while the employer's contribution will be 5% of the wages in respect of every wage period.
- d) The unit of contribution both in respect of employer's as well as an employee's contribution shall be the wage period (for which wages are ordinarily payable).
- e) The eligibility condition for Sickness Benefit & Maternity Benefit will be that the contribution in respect of an insured person should have been paid/ payable for not less than half the number of days of the corresponding contribution period.
- f) There will be only seven standard benefit rates.

The E.S.I. (General) Regulations have also been amended with a view to simplifying the procedure of payment of contribution & to reduce the clerical work at all levels. The existing system of allotment of insured persons into sets A, B, & C has been abolished & thus there will be only one contribution period & one corresponding benefit period for all the employees of the factory/establishment.

APPLICABILITY

Under Section 1(4) of the Act the implementation of the Scheme is territorial.

The Act Applies in the first instance to all factories using power & employing 20 or more persons for wages. In these factories persons whose remuneration (excluding remuneration for over time), does not exceed Rs. 1,600/- a Month are covered under the E.S.I. Scheme. The Act, however, does not apply to a mine, Railway running shed & to seasonal factories.

The provisions of the Act have also been extended or are being gradually extended under Section 1(5) of the Act to the following classes of establishments.

- 1) Smaller power using manufacturing establishments employing 10 to 19 persons.
- 2) Non-power using manufacturing establishments employing 20 or more persons.
- 3) The following establishments employing 20 or more persons :
 - a) Hotel & restaurants,
 - b) Road motor transport undertakings,
 - c) Cinemas including preview theatres,
 - d) Newspaper establishments &
 - e) Shops.

Under Section 1(5) the appropriate Government issues Notification specifying the class or classes of establishments to be brought within the purview of the Act.

Source of Finance

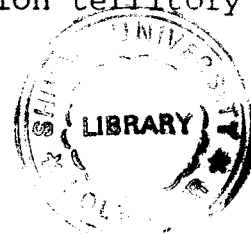
The main Sources of Finance are the contribution from employers & employees & 1/8th share from State Government towards the cost of medical care. The employees' contribution & the employer's contribution have been delinked from each other & the recovery of contribution will be made at a fixed percentage of wages the employees' contribution will be 2.25 percent of the wages while the employer's contribution will be 5% of the wages in respect of every wage period.

Administration

At the national level, the E.S.I. Scheme is administered by a statutory body called the "Employees' State Insurance Corporation" which consists of representatives of employees, employers, the Central Government, State Governments, medical profession & the Parliament. A standing committee constituted from amongst members of the corporation Acts as the executive body. There is also a Medical Benefit Council to advise the corporation on matters connected with the provision of medical care.

At the Regional level, Regional Boards have been constituted in each state & at the local level, Local Committees have been formed which function as advisory bodies.

For the day-to-day administration, the corporation has set up a Regional Office in each state & for disbursement of cash benefits, which is the direct responsibility of the Corporation, there is a net work of Local Offices all over the country. The administration of medical care is the statutory responsibility for providing medical care in any state subject to the condition that the State Government will have to contribute its 1/8th share towards the cost of medical care under section 59-A of the Act. The corporation has already taken over this responsibility in union territory of Delhi.



The in patient treatment is afforded through a number of E.S.I. hospitals/annexes & through reservation of beds in hospitals. Out-door medical care is rendered through a net-work of full time E.S.I. dispensaries, part-time, mobile & employers' utilisation dispensaries, & through clinics of Insurance Medical Practitioners (West Bengal, Maharashtra & some centres in Punjab & in Ahmedabad in Gujarat).

Coverage

The provisions of the Act Under Section 1(3) come in to force from such dates as may be notified by the Central Government in the Official Gazette.

In the first instance the provisions of the Act are applicable to the factories including the factories belonging to the Government other than seasonal factories as defined under Section 2(12) of the Act.

The State Government may extend the provisions of the Act to any class or classes of establishments in consultation with the corporation & with the approval of the Central Government after giving six months notice of its intention in the Official Gazette. The State Government can extend the provisions of the Act under Section 1(5) of the Act only in those areas where the provisions have already been brought into force under Section 1(3) of the Act.

Coverage under Section 1(5) :

So far as establishments engaged in manufacturing process employing 10 to 19 persons & using power or employing 20 or more persons without the aid of power are concerned, their coverage will be determined according to their definition given in the notification issued by the "appropriate Government" under section 1(5) which is on the same lines as discussed in the case of factories covered under section 2(12) of the Act.

The establishment may be understood to be an organised body of men or an institution, not necessarily confined to a premises or place & has, therefore, a wider meaning. So long as an establishment employ the minimum prescribed number of persons for wages, it will stand covered under the Act whether these persons are employed in one place or at a number of places so long as they are engaged in the organised activity of the establishment.

Coverage of employees under Section 2(9) :

The term "employee" as defined under section 2(9) of the Act means any person employed for wages in or in connection with the work of a factory or establishment to which this Act applies. The term 'employee' has a wide connotation & would include within its scope every type of clerical, manual labourer etc. The Act does not make any distinction between

casual or temporary employees or between technical, non-technical employees. There is also no distinction between those employed on time rate or piece-rate basis.

The employees should be in receipt of wages (excluding over_time) not exceeding Rs. 1,600/- a month. If an employee's wages (excluding remuneration for over time work) exceed Rs. 1,600/- in a month at any time after the commencement of the contribution period, he shall continue to be an employee until the end of that contribution period..

The terms principal employer & immediate employer have been defined in the Act as Under Section 2(13) "Immediate employer" in relation, on the premises of a factory or an establishment to which this Act applies or under the supervision of the principal employer or his agent, of the whole or any part of any work which is ordinarily part of the work of the factory or establishment of the principal employer or is preliminary to the work carried on in, or incidental to, the purpose of any such factory or establishment, & includes a person by whom the services of an employee who has entered into a contract of service with him are temporarily lent or let on hire to the principal employer.

Registration

Registration of Factory/establishment :-

Registration of a factory/establishment with the Employees' State Insurance Corporation is a statutory responsibility of the employer under Section 2-A of the Act read with Regulation 10-B. The employer in respect of a factory/establishment to which the Act applies for the first time, is liable to furnish to the appropriate Regional Office within 15 days after the Act becomes applicable, a declaration of registration in Form 01 (Annexure A) correct particulars have to be furnished in the form. In addition to this, the employer will have to indicate in a separate sheet the name, address of the factory/establishment, number of employees, nature of duty & name, designation & address of the Manager, controlling such persons in respect of offices situated outside.

On receipt of the 01 Form, the Regional Office will examine the coverage & after it is satisfied that the Act applies to the factory/establishment, will allot a code number to the employer. The code number so allotted is required to be indicated by the employer in all correspondence with the Regional Office & Local Office & in all documents.

Registration of employees :

The Forms concerning registration of employees are declaration form & return of declaration forms (covering letter). After obtaining code number, the principal employer should determine the employees who are covered under the employees who are covered under the Scheme with reference to the definition as given in Section 2(9) & then arrange for indenting of the required number of declaration forms from the appropriate Regional Office or Local Office & get the same filled in by every employee covered under the Scheme.

Contribution Period & Corresponding Benefit Period:-

There will be two contribution periods of six months each in a year in respect of an employee with corresponding benefit period of six months each as under :-

<u>Contribution Period</u>	<u>Corresponding Benefit Period.</u>
1st April to 30th September	1st January to 30th June of the year following.
1st October to 31st March of the year following.	1st July to 31st December.

Some points to be remembered :-

- i) The declaration form should be filled in legibly. All columns including the temporary identification certificate

portions should be filled in. If the insured person has no family particulars should be scored out with a remark 'No Family'.

ii) The age of the insured person should be ascertained & if the year of birth is not available, then only age as on the date of registration may be given.

iii) The nominee particulars should be filled in all cases.

iv) The date of appointment which is an important entry should be carefully filled in the column provided for the same. The date of appointment in respect of all employees who are in employment in a factory/establishment on or before the "Appointed Day" will be the "Appointed Day". In case of those factories/establishments which are covered subsequent to the "Appointed Day", the date of appointment will be the date of coverage of the factory/establishment in respect of all those persons in employment.

v) The declaration form of female employees will be rubber stamped "FEMALE".

vi) After completing all the Declaration Forms, these will be counter-signed by the employer. Two copies of the Return of Declaration Forms separately for male & female employees will be prepared & forwarded to the appropriate Local Office/

Regional Office within 10 days of the date of entry into insurable employment of the employee.

vii) The office of registration will allot the Insurance Numbers in respect of employees whose declaration forms have been received & return one copy of the Return of Declaration Forms with Insurance Numbers. The office of registration will also return the Temporary Identification Certificates.

viii) On receipt of the duplicate copy of the Return of Declaration Forms & Temporary Identification Certificates the employer will :

a) hand over the Temporary Identification Certificates to the employees who are in employment to enable them to avail of medical treatment. The Temporary Identification certificate is valid for three months & in case the identity card is not received within this period, this can be re-validated by the employer/local office for a further period of three months.

b) enter the Insurance Numbers in register maintained under Regulation 32.

ix) On receipt of permanent identity cards from the office of registration, the employer will hand over the same to those who have been in employment for three months or more & obtain

the signature/thumb impression of the Insured Person on the Identity Card in space provided & in a register in token of receipt of the cards. The permanent Identity Card & Temporary Identification Certificate of the person who left service before three months should be returned to office of registration. If Temporary Identification Certificate has not been received & if any Insured Person needs medical treatment, Form ESIC-86 may be issued to him by the employer. This is also valid for three months & its validity can be extended.

ESI Benefits at a glance :-

The revised schedule of rates of benefits is reproduced below:

TABLE NO. 4.1

<u>Group of employees whose average daily wages are</u>	<u>Corresponding daily standard benefit rate</u>
1 Below Rs. 6	Rs. 2.50
2 Rs. 6 & above but below Rs. 8	Rs. 3.50
3 Rs. 8 & above but below Rs. 12	Rs. 5.00
4 Rs. 12 & above but below Rs. 16	Rs. 7.00
5 Rs. 16 & above but below Rs. 24	Rs.10.00
6 Rs. 24 & above but belwo Rs. 36	Rs.15.00
7 Rs. 36 & above	Rs.20.00

Benefits, contributory conditions, duration & rate of benefit
is explained below:

a) Sickness Benefit :-

Contributory Conditions :-

Payment of contribution for not less than half the number of days in the relevant contribution period.

Duration :- 91 days in any two consecutive benefit rate periods.

The Rate of benefit :- As per standard benefit rate.

b) Extended Sickness Benefit for 22 specified long term diseases like TB, leprasy etc.

Contributory Conditions :-

Continuous employment for a period of two years.

Duration :- 124 days which may be extended upto 309 days in specified chronic cases during a period of three years.

The rate of benefit :- 25% above the standard benefit rate.

c) Enhanced Sickness Benefit (for under going sterilization operation for Family Welfare Planning)

Contributory Conditions :-

Payment of contribution for not less than half the number of days in the relevant contribution period.

Duration :- 7 days for vasectomy & 14 days for tubectomy extendable in cases of post operative complication etc.

The rate of benefit :- Twice the standard benefit rate.

(2) Disablement Benefit (employment injury)

Contributory Conditions :-

No conditions.

Duration :-

In case of temporary disablement, as long as in capacity lasts & in case of permanent disablement, for life.

The Rate benefit :-

Temporary Disablement Benefit :-

40% more than the Standard benefit rate. Permanent disablement benefit :

Percentage of above rate as determined by Medical Board.

(3) Dependents' Benefit (Employment Injury) :-

Contributory Conditions :-

No Condition.

Duration :-

To widow/widows for life or until re-marriage; to legitimate or adopted sons & to legitimate or adopted

unmarried daughters till age of 18 years; to legitimate infirm daughter till infirmity lasts.

The Rate of Benefit :-

As in the case of Temporary disablement benefit rate.

(4) Maternity Benefit :-

Contributory Conditions :-

Payment of contribution for not less than half the number of days in the relevant contribution period.

Duration :-

12 weeks of which not more than six weeks can precede the expected date of confinement. 6 weeks for miscarriage. Additional one month for sickness arising out of pregnancy, confinement, premature birth of child or miscarriage.

The Rate of Benefit :-

Twice the Standard benefit rate.

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(5) Medical Benefit (for Insured Person & his family)

Contributory Conditions :-

No Condition.

Duration :-

From the date of entry of insured person into insurable

employment so long as he remains in insurable employment & thereafter for certain additional period.

The rate of benefit :-

Full medical care (all facilities including hospitalisation for insured persons. Families are provided either full, or expanded or restricted medical care depending on the facilities available).

(6) Funeral Benefit :-

Contributory Conditions :-

No condition (i.e. merely by virtue of being an insured person)

Duration :-

The rate of benefit :-

Actual lumpsum expenses on the funeral not exceeding Rs. 500/-.

(7) Rehabilitation Allowance :-

Contributory Conditions :-

No condition.

Duration :-

For each day on which insured person remains admitted in Artificial Limb Centre for fixation repair or replacement of artificial limb.

The rate of benefit :-

As per standard benefit rate.

Other Benefits :-

Supply of special aids :-

Insured persons & members of their families are provided artificial limbs, hearing aids, artificial dentures, spectacles (for Insured Person only) & artificial appliances like spinal supports, cervical coolars, walking callipers, crutches, wheel chairs & cardiac pace makers, Dialysis/Dialysis with Kidney transplant etc. as part of medical care under the ESI Scheme.

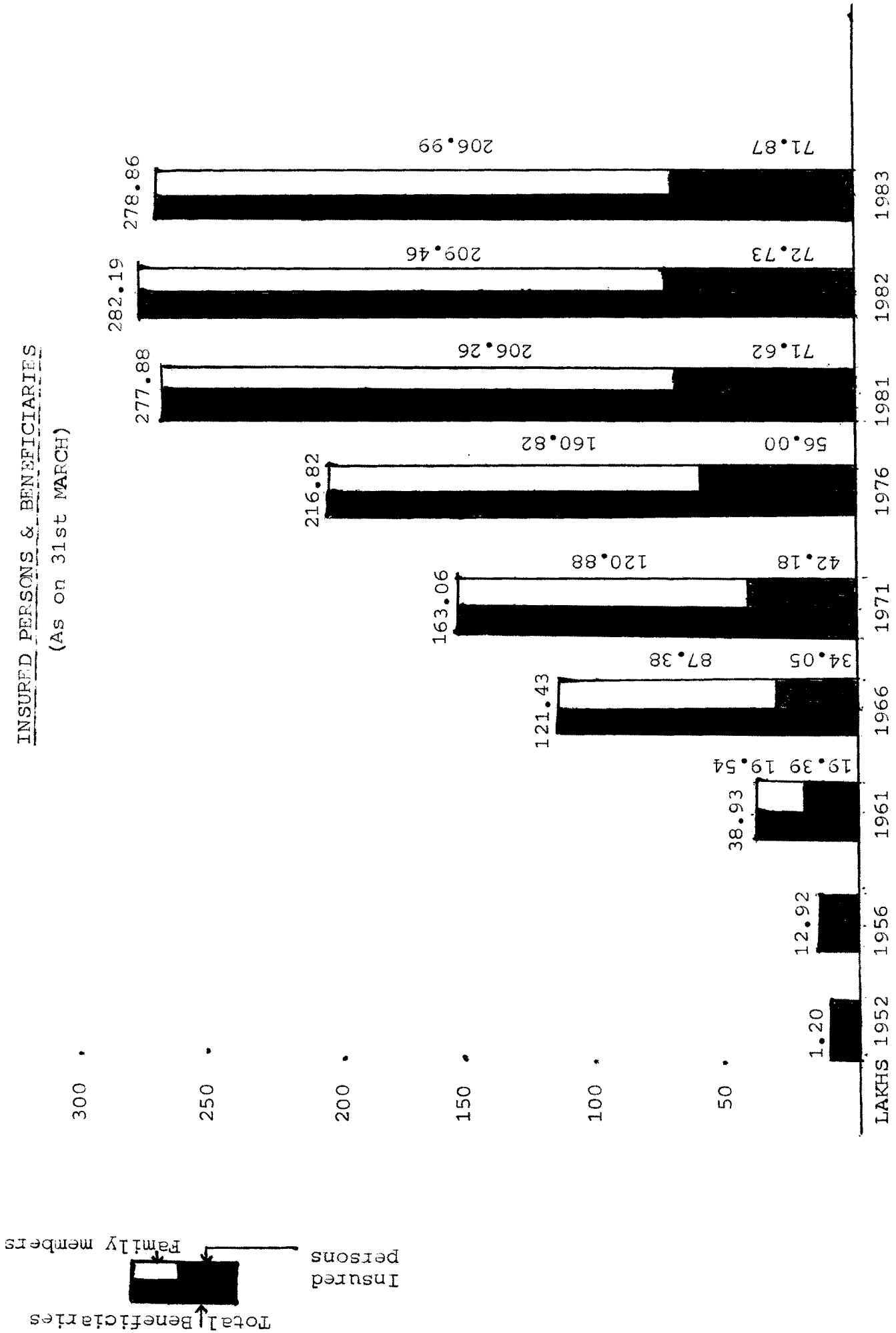
SECTION II

Progress of E.S.I. Scheme :-

According to the E.S.I. Act of 1948, The Employees' State Insurance Corporation was established in 1952. This scheme is covered under 472 centres in 21 states/union territories. It is remarkable to note that a total number of beneficiaries covered under ESI Scheme in India comes to 2,78,85,700 at the end of 1983. This includes 71,87,000 family units & 62,72,000 employees'. The scheme is being implemented through 777 cash offices, 253 inspection offices 84 ESI hospitals & 39 ESI annexes at the end of 1983. The ESI hospitals have 22,566 beds. The ESIC is having nearly 1200 states insurance dispensaries & 3568 insurance medical officers.

The progress of the ESI corporation at all India level is given in the following table No. 4.1 & the graph irrespect of total number of insured persons & family numbers from 1952 to 1983. It is clearly observed that the coverage number ESIC has been particularly increasing since 1976.

INSURED PERSONS & BENEFICIARIES
(As on 31st MARCH)



Reference :- ESIC Annual Report 1982-83.

TABLE NO. 4.2

Insured Persons & beneficiaries

(As on 31st March)

(Figures in Lakhs)

Year	Insured persons	Family members	Total beneficiaries
1	2	3	4
1952	1.20	-	1.20
1956	12.92	-	12.92
1961	19.39	19.54	38.93
1966	34.05	87.38	121.43
1971	42.18	120.88	163.06
1976	56.00	160.82	216.82
1981	71.62	206.26	277.88
1982	72.73	209.46	282.19
1983	71.87	206.99	278.86

State-wise position with particular reference to

Maharashtra :-

The incidence of different types of benefit claims such as, Sickness, Disablement, Dependent Benefit, Permanent Disablement Benefit, & Maternity Benefit is given in Table No.4.3,

TABLE NO. 4.3.

Incidence of Sickness benefit claims in
1981-82 & 1982-83 State - wise.

State	No. of employees deemed exposed to risk for sickness/extended sickness benefit.			
	1981-82	Percentage	1982-83	Percentage
A.P.	2,51,150	4.02	2,63,300	4.13
Assam	33,450	0.53	34,700	0.54
Bihar	1,54,700	2.48	1,67,350	2.62
Chandigarh	17,650	0.28	18,300	0.28
Delhi	2,74,550	4.40	2,82,900	4.44
Gujarat	5,57,500	8.94	5,67,500	8.91
Haryana	2,02,050	3.24	2,08,600	3.27
Himachal Pradesh	1,300	0.02	3,950	0.06
Karnataka	3,14,400	5.04	3,19,050	5.00
Kerala & Mahe	3,16,650	5.07	3,19,950	5.02
M.P.	1,70,950	2.74	1,78,600	2.80
Maharashtra				
1) Bombay area & Goa	11,81,250	18.94	11,41,150	17.90
2) Nagapur area	82,500	1.32	92,400	1.45
3) Pune area	2,54,000	4.07	2,66,350	4.18
Orissa	1,17,650	1.88	1,22,300	1.92
Pondicherry	16,500	0.26	18,400	0.28
Punjab	1,76,100	2.82	1,88,100	2.95
Rajasthan	1,35,950	2.18	1,51,000	2.37
Tamil Nadu	4,68,400	7.51	4,84,700	7.61
U.P.	4,59,550	7.36	4,68,700	7.35
W.B.	10,49,550	16.83	10,71,700	16.82
Total No. of Employees deemed exposed to risk for S.B. & E.S.B.	62,35,800		63,69,000	

Reference : ESIC Annual Report 1982.83.

TABLE NO. 4.4.

Incidence of Disablement Claims Admitted
in 1981-82 & 1982-83 State-Wise.

State	No. of employees deemed exposed to risk for T.D.B.			
	1981-82	Percentage	1982-83	Percentage
A.P.	2,60,500	4.09	2,72,500	4.30
Assam	34,500	0.54	35,000	0.55
Bihar	1,65,000	2.59	1,72,500	2.72
Chandigarh	18,500	0.29	18,500	0.29
Delhi	2,81,500	4.42	2,82,500	4.46
Gujrat	5,65,000	8.88	5,75,000	9.08
Haryana	2,07,500	3.26	2,10,000	3.31
Himachal Pradesh	3,100	0.04	5,000	0.07
Karānataka	3,20,000	5.03	3,05,000	4.81
Kerala & Mahe	3,20,000	5.03	3,19,000	5.03
M.P.	1,77,500	2.79	1,80,000	2.84
Maharashtra	15,13,500	23.79	14,06,000	22.21
Orissa	1,21,750	1.91	1,26,250	1.99
Pondicherry	18,000	0.28	18,500	0.29
Punjab	1,85,000	2.90	2,05,000	3.23
Rajasthan	1,47,500	2.31	1,58,500	2.50
Tamil Nadu	4,81,500	7.57	4,94,000	7.80
Utter Pradesh	4,67,500	7.35	4,72,000	7.45
West Bengal	10,72,500	16.85	10,75,000	16.98
Total	63,60,350		63,30,250	

Reference :- ESIC annual Report 1982-83



TABLE NO. 4.5.

Incidence of Dependent's Claims admitted
in 1981-82 & 1982-83, State-wise.

Dependents' Benefit

State	No. of Beneficiaries at the end of the year			
	1981-82	Percentage	1982-83	Percentage
Andhra Pradesh	1,103	5.20	1,202	5.29
Assam	123	0.58	130	0.57
Bihar	474	2.23	511	2.25
Chandigarh	56	0.26	80	0.35
Delhi	783	3.69	819	3.61
Gujrat	2,131	10.05	2,383	10.50
Haryana	762	3.59	826	3.64
Himachal Pradesh	-	-	-	-
Karnatak	1,109	5.23	1,193	5.25
Kerala & Mahe	870	4.10	926	4.08
Madhya Pradesh	860	4.05	932	4.10
Maharashtra	5,509	25.53	5,621	24.78
Orrisa	241	1.13	275	1.21
Pondicherry	24	0.11	24	0.10
Punjab	834	3.93	946	4.17
Rajasthan	671	3.16	753	3.31
Tamil Nadu	1,145	5.40	1,257	5.54
Utter Pradesh	1,792	8.45	1,903	8.39
West Bengal	2,798	13.20	2,900	12.78
<u>TOTAL:</u>	<u>21,185</u>		<u>22,681</u>	

Reference :- ESIC annual report 1982-83.

TABLE NO. 4.6

Incidence of Disablement claims admitted
in 1981-82 & 1982-83 State - wise

Permanent Disablement Benefit

State	No. of Beneficiaries at the end of the year			
	1981-82	Percentage	1982-83	Percentage
A.P.	1,032	2.63	1,641	4.00
Assam	127	0.32	154	0.37
Bihar	431	1.09	443	1.08
Chandigarh	40	0.10	82	0.20
Delhi	2,081	5.30	2,100	5.12
Gujrat	2,792	7.12	3,126	7.62
Haryana	1,131	2.88	1,355	3.30
Himachal Pradesh	-	-	3	0.00
Karnatak	1,134	2.89	1,409	3.43
Kerala & Mahe	1,177	3.00	1,393	3.39
Madhya Pradesh	884	2.25	1,018	2.48
Maharashtra	16,344	41.69	16,755	40.89
Orrisa	341	0.86	411	1.00
Pondicherry	20	0.05	29	0.07
Punjab	1,052	2.68	1,196	2.91
Rajasthan	585	1.49	704	1.71
Tamil Nadu	1,351	3.44	1,493	3.64
Utter Pradesh	2,277	5.80	2,592	6.32
West Bengal	6,403	16.33	5,070	12.37
Total	39,202		40,974	

Reference :- ESIC annual Report 1982-83.

TABLE NO. 4.7.

INCIDENCE OF MATERNITY BENEFIT CLAIMS

1981-82 & 1982-83 State-wise

State	Maternity Benefit			
	Rate of confinement per 1000 insured women employees exposed.		Average amount per confinement (Rs.)	
	1981-82	1982-83	1981-82	1982-83
A.P.	46.9	46.6	1,207	1,307
Assam	95.6	115.5	780	620
Bihar	16.1	14.1	760	964
Chandigarh	101.03	50.0	1,318	2,538
Delhi	35.2	161.0	1,233	915
Gujarat	39.3	40.2	850	957
Haryana	33.0	29.7	1,013	1,188
Himchal Pradesh	10.0	2.5	414	1,680
Karnataka	52.7	48.8	1,586	1,595
Kerala & Mahe	37.7	25.3	842	1,091
M.P.	38.5	28.7	670	893
Maharashtra				
1) Bombay area & Goa.	47.0	30.6	1,546	1,744
2) Nagapur area	29.6	42.8	1,048	841
3) Pune area	54.9	50.5	1,394	1,475
Orissa	26.3	22.1	642	812
Pondicherry	21.0	26.4	2,014	1,693
Punjab	28.3	28.2	670	789
Rajasthan	19.7	56.6	1,257	331
Tamil Nadu	47.3	42.0	590	512
U.P.	16.3	33.1	819	1,048
W.B.	30.0	24.8	977	949
Total	39.6	36.1	1,042	1,058

4.4, 4.5, 4.6 & 4.7 respectively. An effort is also made here to demarcate the performance of the Maharashtra State with the help of indicator of percentages.

The following broad conclusions could be drawn on the basis of these tables;

- 1) Regarding incidence of Sickness Benefit, it can be said that the number of employees deemed exposed to sickness & extended sickness was increased from 62,35,800 in 1981-82 to 63,69,000 in 1982-83. The State of Maharashtra is the number one state which had covered nearly 24 to 25% of the total number of employees in its three regions such as Bombay/Goa, Nagpur & Poona.
- 2) Regarding the incidence of Disablement claims, the two states like Maharashtra & West-Bengal at the highest claims followed by Gujrat.
- 3) Regarding Dependent's Benefit :-
Again three states of Maharashtra, West-Bengal & Gujarat occupied the high level of incidence of benefit.
- 4) The Permanent Disablement claims was recorded to the tune of nearly 41 lakhs at all india level for the year of 1982-83 in which Maharashtra claims this benefit at the highest level of 40.89%.

5) Regarding Extended Sickness Benefit. It was observed that insured persons suffering from certain specified diseases e.g. tuberculosis, leprosy, mental & malignant diseases etc. are eligible for extended sickness cash benefit for an extended period beyond 91 days of Sickness Benefit, during the year under report, a sum of Rs. 507.80 lakhs was paid to insured persons on this account as against Rs. 453.07 lakhs in the previous year. The incidence of Extended Sickness Benefit was high in Gujarat, M.P., Maharashtra & West Bengal.

6) The incident of Maternity Benefit :

The incidence of Maternity Benefit is given in terms of the rate of confinement per thousand insured women employees exposed & also an average amount per confinement in rupees.

Table No. 4.6 makes it clear the average rates of confinement per thousand insured women at all India level was 39.6 whereas this figure was at the top level of 101.03 in the centre of Chandigarh for the year 1981-82. Two centres of Assam & Delhi occupied the highest rate of confinement of 115.5 & 161.0 respectively for the year 1982-83. Maharashtra was in the range of in between 47 to 54 in all its three regions of Bombay/Goa, Nagpur & Poona.

7) Dependents Benefit :-

The category wise distribution all the dependents as at the beginning & end of the year was as under :

<u>Description</u>	<u>As on 31st March.</u>	
	<u>1982</u>	<u>1983</u>
Widow ..	6,694	7,143
Son & Daughter ..	11,126	11,940
Father ..	1,040	1,141
Mother ..	1,368	1,464
Other dependent Children	957	993
Total ..	21,185	22,681

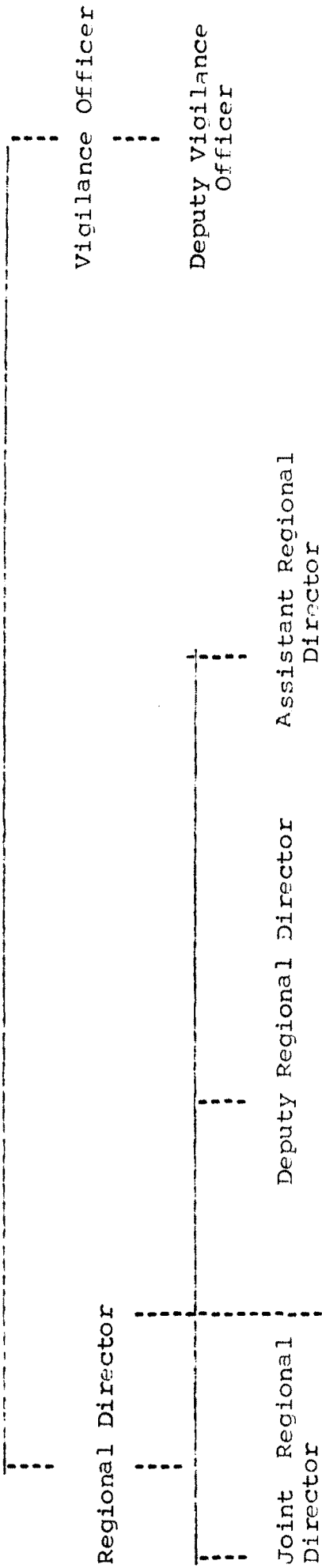
The amount paid as dependents benefit increased from Rs. 177.30 lakhs in 1981-82 to Rs. 203.01 lakhs in 1982-83.

The Dependents Benefit Reserve Fund stood at Rs. 2,015.53 lakhs on 31st March, 1983 as against Rs. 1,636.13 lakhs on 31st March, 1982.

The organisation chart of E.S.I.C. Regional & Local Offices is attached herewith.

Regional Level Organisation

Chart of the ESIC



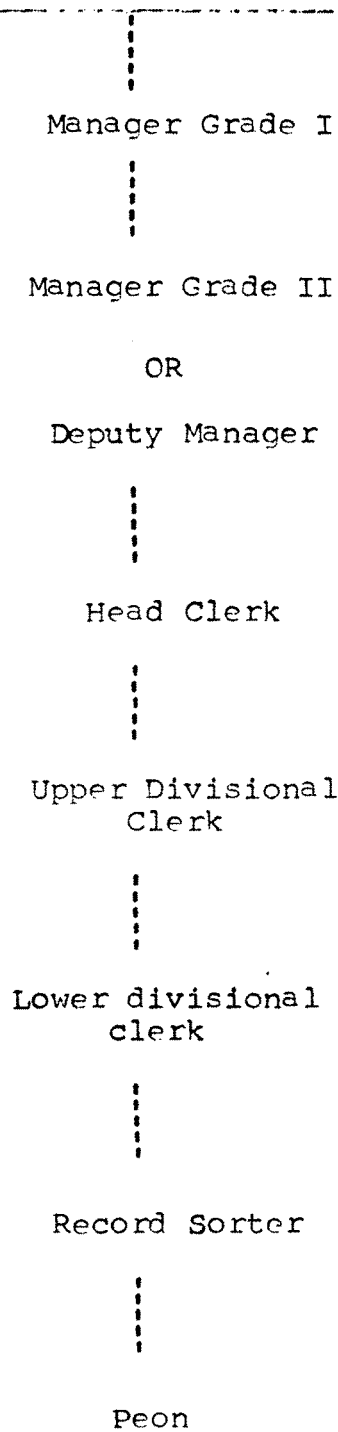
Accounts Officer

Deputy Accounts Officer

Audit inspector

Auditors

Organisation Chart of
ESIC Local Offices



SECTION - III

The E.S.I. Scheme in Solapur.

Solapur is one of the biggest industrial towns in Western Maharashtra. It has nearly 80,000 working class population. Nearly 35,000 workers are insured under the E.S.I. Scheme.

TABLE NO. 4.10

Local Offices of E.S.I.C.

<u>Name of the Office</u>	<u>Year of Starting</u>	<u>No. of Employers</u>	<u>No. of insured persons.</u>
1) Station Road	Nov. 1963	90	13,000
2) Gumdol Nagar	Aug. 1964	16	6,000
3) Hotagi Road	Dec. 1981	20	3,500
4) Siddheshwar Peth	Jan. 1979	74	7,000
5) Damani Nagar	Jan. 1985	1	5,000

(L.V.Mills)

The above Table shows that Total No. of Employers & Total No. of insured persons upto March 1985. Moreover the Total No. 4.11 of insured persons in Solapur City up to March 1986 was as under.

<u>Name of the Office</u>	<u>No. of insured persons</u>
Gumdol Nagar	11,000
Damani Nagar	4,450
Hotagi Road	3,200
Station Road	12,200
Siddheshwar Peth	6,200

The benefits given by the E.S.I.C. Local Offices in Solapur.

1. Sickness Benefits (S.B.)
2. Extended Benefits (E.S.B.)
3. Maternity Benefit (M.B.)
4. Temporary Disablement Benefit (T.D.B.)
5. Dependents Benefit (D.B.)
6. Enhanced Sickness Benefit (Enh. S.B.)
7. Confinement Charge.

All benefits except medical benefits are paid in cash only.

Sickness Benefits given by E.S.I.C. (Solapur)
April 1984 to March 1985

TABLE NO. 4.12

	<u>Local Offices</u>				
	Station Road	Gundel Nagar	Siddheshwar Peth	Hotagi Road	Damani Nagar
No. of payment (Cases)	36,143	65,342	23,254	N.A.	9,652
No. of benefit days	174,183	30,678	113,566	N.A.	47,936
Amount paid (Rs. in Lakhs)	26.40	37.00	13.30	N.A.	2.45

Nearly 35,000 workers in Solapur are covered under E.S.I. Scheme. The Sickness Benefit is the most important benefit secured by the workers. According to the Act, the workers enjoy maximum days of 91 days in a year as Sickness Benefits. In actual practice, the All India average of days of sickness benefit has been 10 days only; whereas in Solapur it reaches the highest level of 32-35 days. Thus the Incidence of Sickness Benefit was estimated at the highest level, particularly because of Badli workers system in Textile Industry. Consequently upon the recent amendments in respect of the eligibility conditions of Sickness Benefit, the incidence is likely to go down. The implications of this Scheme which is envisaged in this Act should be assessed from all the corners. The Govt. the employees, employers. The medical practitioners only on the basis of the Principles of Social Security. i.e. human dignity & Social Justice.